

Estimated Income Taxes & Withholding Review

Estimated Quarterly Income Taxes:

Who may be subject to paying estimated quarterly taxes?

- Self-employed individuals
- Landlords and Investors (potentially)
- Businesses
- Individuals (potentially)
- Retirees

The IRS generally requires estimated tax payments in certain circumstances. Consult your tax professional regarding your specific obligations. Certain circumstances may include:

- You under-withheld \$1,000 or more in federal income taxes for the current year
- Your withholding will cover less than 90% of your tax liability for the current year
- Your withholding will cover less than 100% of your tax liability for last year; or
- You are a high-income earner (\$75,000 AGI filing single, \$150,000 AGI filing jointly), and your withholding will cover less than 110% of your tax liability for last year

How to Pay Estimated Quarterly Taxes:

- Download the "IRS2Go" app, or visit directpay.irs.gov
- Click "Make a Payment"
- Under "Reason for Payment", click "Estimated Tax"
- Complete all personal information and submit payment.
- You can also send estimated tax payments with a Form 1040-ES to the IRS by mail.
- * Consult your CPA or tax professional regarding preparation and submission of tax forms.

Tax Withholding:

Review Your Paycheck Withholding:

- Withholding too much in taxes, in effect, gives the IRS an interest-free loan on your money.
- Withholding too little generates an unexpected tax bill and possibly quarterly tax payments.

IRS Withholding Resources:

- Use this estimator provided by the IRS: <https://apps.irs.gov/app/tax-withholding-estimator>

Adjusting Your Tax Withholding:

- Taxpayers may be able to adjust withholding by submitting an updated withholding form, such as Form W-4 or Form W-4P, as applicable. Consult the IRS or your tax professional for guidance.

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Quarterly Tax Payment Deadlines:

Income Earned:

Payment Deadline:

Jan. 1 - Mar. 31, 2026 _____ April 15th, 2026

April 1 - May 31, 2026 _____ June 15th, 2026

June 1 - Aug. 31, 2026 _____ September 15th, 2026

Sept. 1 - Dec. 31, 2026 _____ January 15th, 2027

Internal Revenue Service (IRS), "Individuals – Estimated Tax: FAQ 2,"

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