ROUTE MAP NO. 008 · US · ESTIMATED TAX

When are quarterly estimated tax payments due?

8 stops

Checked against IRS, 9 November 2026

Published by Clive Angel, 30 years in finance

Zero2CFO

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When are quarterly estimated tax payments due?

Pay estimated tax in four installments if you expect to owe $1,000 or more.

8 stops | Checked against IRS, 9 Nov 2026 | Published by Clive Angel

01 Expect to owe $1,000?

Sole proprietors, partners and S corporation shareholders generally pay if they expect to owe $1,000 or more.

Source 1

02 Use Form 1040-ES

Figure the year's tax on Form 1040-ES, then split it into four equal payments.

Sources 1, 2

03 Earlier 2026 dates

Earlier 2026 dates: April 15, June 15 and September 15.

Source 2

04 Next due January 15, 2027

The fourth installment for 2026 tax is due January 15, 2027.

Source 2

05 Skip January if you file early

Skip the January 15 payment if you file your 2026 return by February 1, 2027 and pay in full.

Source 2

06 Underpayment penalty

Too little or late can bring a penalty. Safe harbor: 90% of this year's tax or 100% of last year's, whichever is smaller.

Source 1

07 Weekend or holiday?

If a due date is a weekend or legal holiday, pay on the next business day.

Source 1

08 Four dates in the diary

Keep the four dates with your cash forecast so each payment is funded on time.

KEY: Start here | Online service | Deadline | Watch out | Tip | Done

SOURCES checked 9 Nov 2026

1. IRS: Estimated taxes
2. IRS: Form 1040-ES (2026), Estimated Tax for Individuals

zero2cfo.com/us/estimated-tax

General information, not personal advice. Check the source before you act.

Pay estimated tax in four installments if you expect to owe $1,000 or more when you file. Use Form 1040-ES. Corporations follow different estimated tax rules. This page is general information, not tax advice.

The route, stop by stop

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Who must pay

Individuals, including sole proprietors, partners and S corporation shareholders, generally make estimated tax payments if they expect to owe tax of $1,000 or more when their return is filed.

The four due dates for 2026

Form 1040-ES sets four equal payments: April 15, 2026, June 15, 2026, September 15, 2026 and January 15, 2027. You can pay the whole year by April 15 instead.

The January shortcut

You do not have to make the January 15, 2027 payment if you file your 2026 return by February 1, 2027 and pay the entire balance with the return.

Underpayment penalty

If you do not pay enough tax through withholding and estimated tax payments, you may have to pay a penalty. Generally, most taxpayers avoid it if they owe less than $1,000 after withholdings and credits, or if they paid at least 90% of the tax for the current year, or 100% of the tax shown on the return for the prior year, whichever is smaller.

Common questions

What form do I use?

Form 1040-ES for individuals. Nonresident aliens use Form 1040-ES(NR).

What if a due date is a Saturday?

Pay on the next day that is not a Saturday, Sunday or legal holiday.

Is this tax advice?

No. It is general information from IRS pages checked on 9 November 2026. Rules change, so check the sources before you act.

Where the rules come from

1. IRS: Estimated taxes checked 9 November 2026
2. IRS: Form 1040-ES (2026), Estimated Tax for Individuals checked 9 November 2026

This map is general information, not personal advice. Rules and rates change, so check the sources before you act. If your situation is tricky, talk to your CPA or tax adviser.

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