ROUTE MAP NO. 013 · US · EMPLOYMENT TAX

When do W-2s have to go out?

9 stops

Checked against IRS and SSA, 13 November 2026

Overseen by Clive Angel, over 30 years in finance

Zero2CFO

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When do W-2s have to go out?

Give employees their 2026 Forms W-2 and file Copy A with the SSA by February 1, 2027.

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01 Start with who must file

You must file Form W-2 if you paid one or more employees for services in your trade or business in 2026.

Sources 1, 2

02 Tax withheld or $2,000?

Did you withhold any income, social security or Medicare tax, or pay this employee $2,000 or more?

Yes — File a Form W-2 for them.

No — Usually no W-2 for that employee.

Sources 1, 2

03 Complete each Form W-2

Complete Form W-2 for each such employee, even if the employee is related to you.

Sources 1, 2

04 Transmit with Form W-3

Anyone who must file Form W-2 must file Form W-3 to transmit Copy A to the SSA. Keep copies for 4 years.

Source 2

05 Give copies by Feb 1, 2027

Furnish Copies B, C and 2 of Form W-2 to your employees by February 1, 2027. Mailing by that date counts as furnished.

Sources 2, 3

06 File with SSA by Feb 1

January 31, 2027 is a Sunday, so file Copy A and Form W-3 with the SSA by Monday, February 1, 2027.

Sources 2, 3, 4

07 E-file if 10 or more

If you file at least 10 information returns in total, including Forms W-2, you must e-file them all.

Sources 2, 4

08 Late or incorrect filing

For filings due after December 31, 2026, the penalty starts at $60 per Form W-2 if you file the correct form within 30 days.

Source 2

09 Filed and furnished

Keep copies of Forms W-2 and W-3 for at least 4 years. Put February 1 in your cash and filing diary.

KEY: Start here | Decide | Online service | Deadline | Cost of getting it wrong | Watch out | Done

SOURCES checked 13 Nov 2026

1. IRS: About Form W-2, Wage and Tax Statement
2. IRS: General Instructions for Forms W-2 and W-3 (2026)
3. SSA: Deadline Dates to File W-2s
4. IRS: Employment tax due dates

zero2cfo.com/us/w-2

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

Give employees their 2026 Forms W-2 and file Copy A with the SSA by February 1, 2027. January 31, 2027 is a Sunday, so the due date is Monday, February 1, 2027. This page is general information, not tax advice.

The route, stop by stop

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You must file Form W-2 if you paid one or more employees for services in your trade or business in 2026.

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Keep copies of Forms W-2 and W-3 for at least 4 years. Put February 1 in your cash and filing diary.

Who must file

You must file Form W-2 if you have one or more employees to whom you made payments, including noncash payments, for services in your trade or business during 2026. Complete a form for each employee even if the employee is related to you.

The $2,000 threshold

File Form W-2 if you withheld any income, social security or Medicare tax, regardless of the amount of wages. File it as well if you paid $2,000 or more in wages even if you did not withhold those taxes. For wages paid after calendar year 2025, that reporting threshold rose from $600 to $2,000. It will be adjusted for inflation each calendar year after 2026.

Only in very limited situations will you not have to file Form W-2, for example where no tax had to be withheld and you paid the employee less than $2,000.

Form W-3

Anyone required to file Form W-2 must file Form W-3 to transmit Copy A of Forms W-2 to the Social Security Administration. Keep a copy of Form W-3 and of each Form W-2 Copy A for at least 4 years. If you e-file, the SSA's Business Services Online can generate Form W-3 from your Forms W-2.

The February 1, 2027 deadline

The IRS General Instructions for Forms W-2 and W-3 set the due date for filing 2026 Forms W-2 and W-3 with the SSA as February 1, 2027, whether you file on paper or electronically. You must also furnish Copies B, C and 2 to your employees by February 1, 2027. You meet the furnish requirement if the form is properly addressed and mailed on or before that date.

The SSA still states the statutory deadline as January 31, and says that if that date falls on a Saturday, Sunday or legal holiday, the deadline is the next business day. January 31, 2027 is a Sunday, so that next business day is Monday, February 1, 2027, which is the date the IRS instructions already print.

E-file rule

If you file at least 10 information returns in total, including Forms W-2, you must e-file them all. Add together almost all information return types, not only Forms W-2, to see whether you meet that threshold.

Penalties

You may owe a penalty for each Form W-2 that you file late, or that you file with missing or incorrect information. For filings due after December 31, 2026, the penalty is $60 per form if you file the correct Form W-2 within 30 days after the due date, $130 if you file later but by August 1, and $340 if you file after August 1, do not file corrections, or do not file required Forms W-2. There are yearly maximums, with lower caps if your average annual gross receipts for the three most recent tax years ending before the calendar year the forms were due are $5 million or less. A separate penalty, in the same amounts, can apply if you fail to furnish a correct statement to the employee by February 1, 2027.

Common questions

What if employment ended during 2026?

You may furnish the copies after employment ends, but no later than February 1, 2027. If an employee asks for Form W-2, give them the completed copies within 30 days of the request or within 30 days of the final wage payment, whichever is later.

Do I still need Form W-3 if I e-file?

Yes, the transmittal is still required, but if you e-file through the SSA's Business Services Online, Form W-3 is generated from your Forms W-2. Do not also send the same returns on paper.

Is this tax advice?

No. It is general information from IRS and SSA pages checked on November 13, 2026. Rules change, so check the sources before you act.

Where this map sits

US **The January filings**

What a US owner has to pay and file as the year turns.

- **Quarterly estimated tax**
- **Form 1099-NEC step by step**
- **Form W-2 for employees and the SSA**
- **Form 941 quarterly payroll return**

Where the rules come from

1. IRS: About Form W-2, Wage and Tax Statement checked 13 November 2026
2. IRS: General Instructions for Forms W-2 and W-3 (2026) checked 13 November 2026
3. SSA: Deadline Dates to File W-2s checked 13 November 2026
4. IRS: Employment tax due dates checked 13 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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Zero2CFO is led by Clive Angel, who has over 30 years in finance. Each map puts that experience together with AI research, is checked against the official source and is overseen by Clive. How we check the maps.

Route Maps are general information for business owners, not personal advice. Rules change, so check the source before you act.

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