TY 2026

ESTIMATED TAXES

Earn income with no tax withheld?

The IRS wants its cut **as you go** — four payments a year.

You likely owe estimates if you're a... (and expect to owe $1,000+)

- Freelancer / 1099
- Gig worker
- Investor
- Landlord
- S-corp / partner

THE SAFE HARBOR — YOUR PENALTY SHIELD

Pay the SMALLER of these and you owe no penalty:

90%	100%
of THIS year's tax	of LAST year's tax

↑ Use **110%** if your 2025 AGI topped $150,000. Hit it and you're covered — even if you earn far more this year. This is the "set it & forget it" move.

Skip a quarter? The penalty is figured **per due date** — you can owe it even if you get a refund. Interest runs **~7% (Q3 2026)**, compounded daily.

The 4 due dates

...and they're NOT evenly spaced.

1st	2nd	3rd	4th
Apr 15	Jun 15	Sep 15	Jan 15
Jan–Mar	Apr–May (2 mo!)	Jun–Aug	Sep–Dec (4 mo)

Skip the 4th if you file your 2026 return & pay in full by **Feb 1, 2027.**

Rule of thumb — not an IRS figure

No idea what you'll owe? Many self-employed people stash **~25–30% of each payment** they collect — for income + self-employment tax, then true up to the safe harbor.

That's the what & when. Next up →

How to pay in 60 seconds — plus the pro move that saves your bacon.

Source: IRS Form 1040-ES · Form 2210 · Topic 306 · rate as of Q3 2026 · educational content, not individualized tax advice

PART 2 OF 2 · HOW TO PAY & PRO MOVES

ESTIMATED TAXES

4 ways to pay

Pick one — the first is easiest.

IRS Direct Pay

Free, straight from your bank — no login needed. The easy default.

EFTPS

Enroll once, then schedule all four payments at once. Set it.

IRS Online Account

Pay and see your full payment history in one place.

Mail a voucher

Old-school: mail a check with the 1040-ES voucher.

THE PRO MOVE

Withholding beats estimates

Withholding is treated as paid **EVENLY across the whole year** — no matter when it's actually taken. So a big **year-end bump** to your (or a spouse's) W-2 withholding can **retroactively erase** earlier-quarter underpayment penalties that a late estimated payment simply can't.

MORE SMART MOVES

Lumpy income?

Use the annualized income method (Form 2210, Sch. AI) to pay when you actually earn — not 25% a quarter.

Don't forget state

Most states with an income tax want their own quarterly estimates — separate dates and rules. Check yours.

Set & forget

Base all four on 100/110% of last year's tax ÷ 4. You're penalty-safe without doing any mid-year math.

PENALTY-PROOF IN ONE LINE

Pay 100% (or 110%) of last year's tax, split across the 4 dates.

Set it up once and you can stop worrying about it all year.

GET THE QUARTERLY-TAX CHEAT SHEET

eghtax.com/quarterly-taxes

Due-date reminders + a safe-harbor calculator.