

TUYSUZOGLU CPA
Free Guide

Quarterly Tax Payment Guide

Estimated-tax dates, calculation methods, and how to pay.

ENGLISH

What Is Estimated Tax?

The US tax system is pay-as-you-go. Employees have tax withheld at the source; the self-employed, gig workers, LLC/S-Corp owners, and those drawing business income do it themselves — in four equal installments through the year.

Who Must Pay?

Anyone expecting to owe **\$1,000 or more** at year-end. This usually includes:

- Gig workers (Uber / Lyft / DoorDash)
- Independent (owner-operator) truck drivers
- Restaurant and business owners
- Freelance tech workers and consultants
- LLC / S-Corp members

2026 Due Dates

Quarter	Period Covered	Due Date
Q4 2025	Oct 1 - Dec 31, 2025	Jan 15, 2026
Q1 2026	Jan 1 - Mar 31, 2026	Apr 15, 2026
Q2 2026	Apr 1 - May 31, 2026	Jun 15, 2026
Q3 2026	Jun 1 - Aug 31, 2026	Sep 15, 2026
Q4 2026	Sep 1 - Dec 31, 2026	Jan 15, 2027

Note: The Q2 period is only two months — a common source of confusion.

How Much Should I Pay?

Two main methods:

- **90% rule:** At least 90% of the current year's tax liability.
- **Safe harbor:** 100% of last year's total tax (110% if your income exceeds \$150,000).

Meet either threshold and you avoid penalties even if you owe more at year-end.

How to Pay

- **IRS Direct Pay** (free, from a bank account): irs.gov/payments
- **EFTPS** (registered system for businesses)
- By mail using Form **1040-ES**

Common Mistakes

- Forgetting self-employment tax (15.3% Social Security + Medicare).
- Skipping state estimated tax (required separately in states like California).
- Ignoring a high-income quarter and deferring payment to year-end.

ipucu / Tip: For owner-operators: Keeping fuel, mileage, maintenance, and per-diem records lowers your estimated-tax base meaningfully. Booking quarterly prevents a year-end surprise.

This guide is for general information only and is not a substitute for personal tax/financial advice.