

Quarterly Tax Payment Planner — 2026

Use this planner alongside the [Quarterly Estimated Taxes Guide](#). Fill in your numbers each quarter to stay on track and avoid penalties.

Your Tax Profile

Field	Your Info
Filing status	<input type="checkbox"/> Single · <input type="checkbox"/> MFJ · <input type="checkbox"/> MFS · <input type="checkbox"/> HoH
Prior year AGI	\$
Prior year total tax	\$
Prior year AGI over \$150K?	<input type="checkbox"/> Yes (use 110%) · <input type="checkbox"/> No (use 100%)
Safe harbor amount (100% or 110% of prior year tax)	\$
Safe harbor quarterly payment	\$
Chosen method	<input type="checkbox"/> Safe Harbor · <input type="checkbox"/> Current-Year Estimate

Federal Payment Schedule — 2026

Quarter	Income Period	Due Date	Amount Due	Date Paid	Confirmation #	Method
Q1	Jan 1 – Mar 31	Apr 15, 2026	\$			
Q2	Apr 1 – May 31	Jun 15, 2026	\$			
Q3	Jun 1 – Aug 31	Sep 15, 2026	\$			

Q4	Sep 1 – Dec 31	Jan 15, 2027	\$			
Total			\$			

State Payment Schedule — 2026

Your state: _____

State estimated tax rate: _____%

Quarter	Due Date	Amount Due	Date Paid	Confirmation #
Q1		\$		
Q2		\$		
Q3		\$		
Q4		\$		
Total		\$		

State Deadline Reference (Top 10 States by Self-Employment)

State	Q1 Due	Q2 Due	Q3 Due	Q4 Due	Tax Rate Range	Payment Portal
California	Apr 15	Jun 15	Sep 15	Jan 15	1% – 13.3%	ftb.ca.gov
Texas	—	—	—	—	No state income tax	N/A
Florida	—	—	—	—	No state income tax	N/A
New York	Apr 15	Jun 15	Sep 15	Jan 15	4% – 10.9%	tax.ny.gov
Illinois	Apr 15	Jun 15	Sep 15	Jan 15	4.95% flat	tax.illinois.gov
Pennsylvania	Apr 15	Jun 15	Sep 15	Jan 15	3.07% flat	revenue.pa.gov
Ohio	Apr 15	Jun 15	Sep 15	Jan 15	0% – 3.75%	tax.ohio.gov
Georgia	Apr 15	Jun 15	Sep 15	Jan 15	5.39% flat	dor.georgia.gov

North Carolina	Apr 15	Jun 15	Sep 15	Jan 15	4.5% flat	ncdor.gov
New Jersey	Apr 15	Jun 15	Sep 15	Jan 15	1.4% – 10.75%	nj.gov/treasury

Note: Rates shown are for 2026 tax year. Verify current rates at your state's revenue department.

Quarterly Income & Deduction Tracking

Q1: January – March

Month	Gross Revenue	Business Expenses	Net Income
January	\$	\$	\$
February	\$	\$	\$
March	\$	\$	\$
Q1 Total	\$	\$	\$

Q1 estimated deductions:

Category	Amount
Home office	\$
Vehicle/mileage	\$
Insurance	\$
Retirement contributions	\$
Other deductions	\$
Total Q1 deductions	\$

Q1 net self-employment income: \$ _____

Q1 tax estimate: \$ _____

Q2: April – May

Month	Gross Revenue	Business Expenses	Net Income
April	\$	\$	\$
May	\$	\$	\$
Q2 Total	\$	\$	\$

Q2 estimated deductions:

Category	Amount
Home office	\$
Vehicle/mileage	\$
Insurance	\$
Retirement contributions	\$
Other deductions	\$
Total Q2 deductions	\$

Q2 net self-employment income: \$ _____

Q2 tax estimate: \$ _____

Q3: June – August

Month	Gross Revenue	Business Expenses	Net Income
June	\$	\$	\$
July	\$	\$	\$
August	\$	\$	\$
Q3 Total	\$	\$	\$

Q3 estimated deductions:

Category	Amount
Home office	\$
Vehicle/mileage	\$

Insurance	\$
Retirement contributions	\$
Other deductions	\$
Total Q3 deductions	\$

Q3 net self-employment income: \$ _____

Q3 tax estimate: \$ _____

Q4: September – December

Month	Gross Revenue	Business Expenses	Net Income
September	\$	\$	\$
October	\$	\$	\$
November	\$	\$	\$
December	\$	\$	\$
Q4 Total	\$	\$	\$

Q4 estimated deductions:

Category	Amount
Home office	\$
Vehicle/mileage	\$
Insurance	\$
Retirement contributions	\$
Other deductions	\$
Total Q4 deductions	\$

Q4 net self-employment income: \$ _____

Q4 tax estimate: \$ _____

Annual Tax Calculation Worksheet

Method A: Safe Harbor

Line	Description	Amount
1	Prior year total tax (from last year's return)	\$
2	Safe harbor multiplier (100% or 110%)	× ___%
3	Safe harbor amount (Line 1 × Line 2)	\$
4	Divide by 4	÷ 4
5	Quarterly payment	\$

Method B: Current-Year Estimate

Line	Description	Amount
1	Estimated gross income (all sources)	\$
2	Estimated business deductions	\$
3	Adjusted gross income (Line 1 – Line 2)	\$
4	Standard deduction OR itemized deductions	\$
5	Taxable income (Line 3 – Line 4)	\$
6	Estimated income tax (apply tax brackets)	\$
7	Self-employment tax (15.3% × 92.35% of net SE income)	\$
8	Additional Medicare tax (0.9% on SE income > \$200K single)	\$
9	Total estimated tax (Lines 6 + 7 + 8)	\$
10	Subtract: Tax credits	\$
11	Subtract: W-2 withholding (if any)	\$
12	Net estimated tax due (Line 9 – 10 – 11)	\$
13	Divide by 4	÷ 4
14	Quarterly payment	\$

Mid-Year Adjustment Worksheet

Use this when your income changes significantly from your original estimate.

Line	Description	Amount
1	Revised annual income estimate	\$
2	Revised total tax estimate	\$
3	Payments already made (YTD)	\$
4	Remaining tax due (Line 2 – Line 3)	\$
5	Remaining quarters	
6	Adjusted quarterly payment (Line 4 ÷ Line 5)	\$

Adjustment date: _____

Reason: _____

Annual Summary & Reconciliation

Item	Amount
Total estimated payments made (federal)	\$
Total estimated payments made (state)	\$
Actual tax liability (from filed return)	\$
Overpayment / (underpayment) — federal	\$
Overpayment / (underpayment) — state	\$
Penalty assessed (if any)	\$
Refund received / additional tax paid	\$

Notes for next year:

- Effective tax rate this year: _____%
- Monthly set-aside recommendation for next year: \$_____
- Method that worked better: Safe Harbor · Current-Year
- Adjustments needed: _____

Penalty Avoidance Checklist

Before filing, verify:

- Total payments \geq 90% of current year tax, OR
- Total payments \geq 100% of prior year tax (110% if AGI > \$150K)
- No individual quarter was significantly underpaid (if using annualized method)
- State estimated payments also meet safe harbor thresholds
- All confirmation numbers are logged above

If any box is unchecked, consult your tax preparer before filing.

Built by *Holdings* — AI-native business banking with real-time P&L and automatic expense categorization.

© 2026 Holdings, Inc. Free business banking with built-in accounting.

[Try Holdings Free →](#)

Zero fees · 3.49% APY · Up to \$3M FDIC insured