

For self-employed filers, freelancers, and anyone without withholding

Payment	Covers income earned	Due date
1st	Jan 1 – Mar 31, 2026	Wed, April 15, 2026
2nd	Apr 1 – May 31, 2026	Mon, June 15, 2026
3rd	Jun 1 – Aug 31, 2026	Tue, September 15, 2026
4th	Sep 1 – Dec 31, 2026	Fri, January 15, 2027

Two dates commonly get published wrong: the 2nd payment is NOT June 16, and the 4th is NOT January 18 — both those dates fall on a weekday too, so no deadline shift applies in 2026-27.

The safe harbor: how much you actually need to pay

Pay the SMALLER of these two amounts across the year and no underpayment penalty applies:

- 90% of this year's actual total tax, OR
- 100% of last year's total tax (110% if last year's AGI was over \$150,000, or \$75,000 if married filing separately)

Each of the 4 payments above should be roughly one quarter of that annual target.

How to actually send the payment

IRS Direct Pay

irs.gov/directpay

Free, no account needed. Pay straight from a bank account the same day.

EFTPS

eftps.gov

Free federal system. Needs enrollment first — start that a few days early.

Mail w/ Form 1040-ES

Voucher + check

Slowest option. Postmark by the due date, not received-by.

State due dates and rules differ — this covers federal estimated tax only.

Calculate your exact quarterly payment, safe harbor, and underpayment-penalty exposure free at calcority.com/quarterly-estimated-tax-calculator

Free to print, share, and link to. Rates and due dates verified against IRS.gov as of September 23, 2026 — always confirm current figures before filing. This is a general reference, not tax advice. © Calcority — calcority.com