

Quarterly estimated tax calculator

How much should I pay the IRS each quarter, and when is the next payment due?

How it works

- 1. Estimate this year's profit: income minus business expenses.
- 2. Add self-employment tax (15.3% on 92.35% of profit) and federal income tax using 2026 brackets, the standard deduction, half of self-employment tax and the 20% business income deduction.
- 3. Divide by four for each payment. If you know last year's total tax, paying 100% of it (110% if last year's AGI was over \$150,000) spread over the four dates generally avoids an underpayment penalty.
- 4. Most states have their own estimated payments.

Worked example

A single freelancer expecting \$60,000 of profit owes about \$12,037 in federal tax (\$8,478 self-employment tax + \$3,559 income tax), or \$3,009 a quarter. If last year's total tax was \$8,000, paying **\$2,000 a quarter** meets the safe harbor.

2026 figures used

FIGURE	2026	SOURCE
Self-employment tax	15.3% on 92.35% of profit	IRS: self-employment tax
Social Security wage base	\$184,500	2026 Social Security wage base
Standard deduction (single)	\$16,100	IRS 2026 inflation adjustments
Safe harbor	100% of last year's tax (110% over \$150,000 AGI), or 90% of this year's	IRS Publication 505
Due dates	Apr 15, Jun 15, Sep 15, Jan 15 (moved when on a weekend or holiday)	Taxpayer Advocate 2026 tax dates



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