



# State and Federal Filing Deadlines

## How to Use This Calendar

The dates below apply to calendar-year taxpayers. Fiscal-year entities shift most deadlines to the equivalent month relative to their year-end: partnership and S-Corporation returns are due the fifteenth day of the third month after year end, and C-Corporation and individual returns the fifteenth day of the fourth month, with the exception that a C-Corporation with a June 30 year end has a September 15 deadline through 2025 tax years.

Every date has been checked against the weekend and holiday rule in IRC Section 7503. Where a statutory deadline falls on a Saturday, Sunday, or legal holiday, the date shown is the next business day, and the reason is noted. District of Columbia holidays shift nationwide deadlines because the IRS is headquartered there, which is why Emancipation Day occasionally moves to the April filing date.

Three deadlines cause more problems than the rest combined, and they are worth setting reminders for now. **March 15** or the following business day is both the pass-through return deadline and the Form 2553 deadline for an S-Corporation election effective that year; missing it costs a full year of the election. **April 15** is the last day for prior-year IRA and health savings account contributions, and unlike the filing deadline, it does not move with an extension. **December 31** is the hard cutoff for every planning action that reduces the current year: property placed in service, retirement plans established, Roth conversions completed, and pre-tax IRA balances rolled into an employer plan before a backdoor Roth.

## 2026: January Through March

| Date              | Day      | Filing or Payment                                                                                                                                                                                                                    |
|-------------------|----------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| January 15, 2026  | Thursday | Fourth quarter 2025 estimated tax payment for individuals (Form 1040-ES). May be skipped if the 2025 return is filed and paid in full by February 2, 2026.                                                                           |
| January 15, 2026  | Thursday | Fourth quarter 2025 estimated tax for calendar-year trusts and estates (Form 1041-ES).                                                                                                                                               |
| February 2, 2026  | Monday   | Forms W-2 to employees and to the Social Security Administration. Forms 1099-NEC to recipients and to the IRS. Form 940 (FUTA) and fourth quarter Form 941 for 2025. Deadline moves from January 31 because that date is a Saturday. |
| February 17, 2026 | Tuesday  | Forms 1099-B, 1099-S, and 1099-MISC reporting amounts in boxes 8 or 10 due to recipients.                                                                                                                                            |



| <b>Date</b>           | <b>Day</b> | <b>Filing or Payment</b>                                                                                                                                                                                                                                   |
|-----------------------|------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>March 2, 2026</b>  | Monday     | Form 8027 (Employer's Annual Information Return of Tip Income and Allocated Tips) if filing on paper. Form 1099-MISC to the IRS if filing on paper.                                                                                                        |
| <b>March 16, 2026</b> | Monday     | Form 1120-S for calendar-year S-Corporations and Form 1065 for partnerships, with Schedules K-1 to owners. Form 7004 extends the return to September 15, 2026, but not the payment of any tax. Deadline moves from March 15 because that date is a Sunday. |
| <b>March 16, 2026</b> | Monday     | Form 2553 deadline for a calendar-year S-Corporation election effective January 1, 2026.                                                                                                                                                                   |
| <b>March 31, 2026</b> | Tuesday    | Electronic filing deadline for Forms 1099-MISC, 1099-B, 1099-S, and Form 8027.                                                                                                                                                                             |

## 2026: April Through June

| <b>Date</b>           | <b>Day</b> | <b>Filing or Payment</b>                                                                                                                                                                                                |
|-----------------------|------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>April 15, 2026</b> | Wednesday  | Form 1040 for individuals. Form 1120 for calendar-year C-Corporations. Form 1041 for trusts and estates. Form 709 gift tax return. FinCEN Form 114 (FBAR), with an automatic extension to October 15.                   |
| <b>April 15, 2026</b> | Wednesday  | First quarter of 2026 estimated tax payment for individuals, trusts, and corporations.                                                                                                                                  |
| <b>April 15, 2026</b> | Wednesday  | Last day for 2025 contributions to a traditional or Roth IRA, a health savings account, and a Coverdell education savings account. Last day for a sole proprietor to establish and fund a SEP IRA without an extension. |
| <b>April 15, 2026</b> | Wednesday  | Form 4868 extends the individual return to October 15, 2026. Form 7004 extends Form 1120 to October 15, 2026. Neither extends the time to pay.                                                                          |
| <b>April 30, 2026</b> | Thursday   | First quarter 2026 Form 941 payroll tax return.                                                                                                                                                                         |
| <b>May 15, 2026</b>   | Friday     | Form 990 series for calendar-year tax-exempt organizations. Form 8868 extends to November 16, 2026.                                                                                                                     |



| Date                 | Day    | Filing or Payment                                                                                                                                      |
|----------------------|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>June 15, 2026</b> | Monday | Second quarter 2026 estimated tax payment for individuals, trusts, and corporations.                                                                   |
| <b>June 15, 2026</b> | Monday | Automatic filing deadline for US citizens and resident aliens living and working outside the United States, and for military personnel on duty abroad. |

## 2026: July Through October

| Date                      | Day       | Filing or Payment                                                                                                                                                                                                                      |
|---------------------------|-----------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>July 31, 2026</b>      | Friday    | Second quarter 2026 Form 941. Form 5500 series for calendar-year employee benefit plans, extendable to October 15 with Form 5558.                                                                                                      |
| <b>September 15, 2026</b> | Tuesday   | Third quarter 2026 estimated tax payment for individuals, trusts, and corporations.                                                                                                                                                    |
| <b>September 15, 2026</b> | Tuesday   | Extended Form 1120-S and Form 1065 returns for the 2025 tax year, with Schedules K-1 to owners.                                                                                                                                        |
| <b>September 30, 2026</b> | Wednesday | Extended Form 1041 for calendar-year trusts and estates.                                                                                                                                                                               |
| <b>October 15, 2026</b>   | Thursday  | Extended Form 1040 for individuals. Extended Form 1120 for calendar-year C-Corporations. Extended FinCEN Form 114 (FBAR). Last day to recharacterize or complete certain corrective actions for the 2025 tax year. Extended Form 5500. |
| <b>October 31, 2026</b>   | Saturday  | Third quarter 2026 Form 941 due; because the date falls on a Saturday, the deadline moves to Monday, November 2, 2026.                                                                                                                 |

## 2026: November and December

| Date                     | Day    | Filing or Payment                                                                                                               |
|--------------------------|--------|---------------------------------------------------------------------------------------------------------------------------------|
| <b>November 16, 2026</b> | Monday | Extended Form 990 series for calendar-year exempt organizations. Deadline moves from November 15 because that date is a Sunday. |



| <b>Date</b>              | <b>Day</b> | <b>Filing or Payment</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|--------------------------|------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>December 1, 2026</b>  | Tuesday    | Annual notice deadline for safe harbor 401(k) plans and qualified default investment alternative notices for the 2027 plan year, generally 30 to 90 days before the plan year begins.                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>December 15, 2026</b> | Tuesday    | Fourth quarter 2026 estimated tax payment for calendar-year C-Corporations.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>December 31, 2026</b> | Thursday   | Last day to place depreciable property in service for a 2026 deduction, including property covered by a cost segregation study. Last day to establish the newest qualified retirement plans for 2026, including a cash balance or defined benefit plan. Last day to complete a Roth conversion for 2026. Last day to take required minimum distributions. Last day to make charitable contributions and qualified charitable distributions. Last day to move a pre-tax IRA balance into an employer plan to clear the pro-rata rule before a backdoor Roth conversion. Last day to realize capital gains or losses for the year. |

## 2027 Federal Deadlines

| <b>Date</b>             | <b>Day</b> | <b>Filing or Payment</b>                                                                                                                                                                   |
|-------------------------|------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>January 15, 2027</b> | Friday     | Fourth quarter 2026 estimated tax payment for individuals, trusts, and estates.                                                                                                            |
| <b>February 1, 2027</b> | Monday     | Forms W-2 to employees and the SSA. Forms 1099-NEC to recipients and the IRS. Form 940 and fourth quarter Form 941 for 2026. Deadline moves from January 31 because that date is a Sunday. |
| <b>March 1, 2027</b>    | Monday     | Form 8027 and paper Form 1099-MISC filings with the IRS. Farmers and fishermen who did not pay estimated tax by January 15 must file and pay in full.                                      |
| <b>March 15, 2027</b>   | Monday     | Form 1120-S and Form 1065 for the 2026 tax year, with Schedules K-1. Form 2553 deadline for a calendar-year S-election effective January 1, 2027. Form 7004 extends to September 15, 2027. |
| <b>March 31, 2027</b>   | Wednesday  | Electronic filing deadline for Forms 1099-MISC, 1099-B, 1099-S, and Form 8027.                                                                                                             |
| <b>April 15, 2027</b>   | Thursday   | Form 1040, Form 1120, Form 1041, and Form 709 for the 2026 tax year. First quarter 2027 estimated tax. FBAR. Final day for 2026 IRA and HSA                                                |



| Date                      | Day       | Filing or Payment                                                                                                                                                                             |
|---------------------------|-----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                           |           | contributions. Form 4868 or Form 7004 extends the filing deadline to October 15, 2027.                                                                                                        |
| <b>April 30, 2027</b>     | Friday    | First quarter 2027 Form 941.                                                                                                                                                                  |
| <b>May 17, 2027</b>       | Monday    | Form 990 series for calendar-year exempt organizations. Deadline moves from May 15 because that date is a Saturday.                                                                           |
| <b>June 15, 2027</b>      | Tuesday   | Second quarter 2027 estimated tax. Filing deadline for US taxpayers living abroad.                                                                                                            |
| <b>August 2, 2027</b>     | Monday    | Second quarter 2027 Form 941 and Form 5500 for calendar-year benefit plans. Deadline moves from July 31 because that date is a Saturday.                                                      |
| <b>September 15, 2027</b> | Wednesday | Third quarter 2027 estimated tax. Extended Form 1120-S and Form 1065 for the 2026 tax year.                                                                                                   |
| <b>October 15, 2027</b>   | Friday    | Extended Form 1040 and Form 1120 for the 2026 tax year. Extended FBAR. Extended Form 5500.                                                                                                    |
| <b>November 1, 2027</b>   | Monday    | Third quarter 2027 Form 941. Deadline moves from October 31 because that date is a Sunday.                                                                                                    |
| <b>December 31, 2027</b>  | Friday    | Year-end deadline for placing property in service, establishing retirement plans, completing Roth conversions, taking required minimum distributions, and realizing gains or losses for 2027. |

## Extensions, Penalties, and What They Cost

An extension moves the filing deadline, never the payment deadline. Form 4868 gives individuals six additional months to file, Form 7004 does the same for business returns, and Form 8868 covers exempt organizations. Tax owed remains due on the original date, and interest under IRC Section 6601 runs from that date at the federal short-term rate plus three percentage points, compounded daily.

The penalties are asymmetric, and understanding the difference changes behavior. The **failure to file** penalty under IRC Section 6651(a)(1) is 5% of the unpaid tax per month or part of a month, capped at 25%. If a return is more than 60 days late, the minimum penalty is the lesser of \$510 for 2025 returns or 100% of the tax due. The **failure to pay** penalty under IRC Section 6651(a)(2) is 0.5% per month, also capped at 25%. Filing late is ten times more expensive than paying late, which means an extension should always be filed even when the balance cannot be paid.



Information return penalties scale by lateness. For 2025 returns, a Form W-2 or 1099 filed up to 30 days late carries \$60 per form, up to \$130 if filed by August 1, and \$340 if later or not filed, with higher amounts for intentional disregard and no cap in that case. For a business issuing 50 contractor 1099s, missing the deadline entirely is a \$17,000 exposure before considering the corresponding payee statement penalties.

Partnership and S-Corporation late filing penalties are assessed per owner per month: \$245 per partner or shareholder per month for up to 12 months for 2025 returns. A four-owner partnership filing six months late owes \$5,880 regardless of whether any tax was due.

First Time Abate relief is available for failure to file, failure to pay, and failure to deposit penalties where the taxpayer has a clean compliance history for the prior three years and all required returns are filed. It does not apply to the estimated tax penalty under IRC Section 6654, which follows its own waiver rules.

## Year-End Planning Cutoffs Worth Calendaring

Most tax reduction happens before December 31, not at filing. These are the actions that expire with the calendar year and cannot be recovered in the spring.

**Property placed in service.** Bonus depreciation and Section 179 require the asset to be placed in service, meaning ready and available for its intended use, by December 31. A cost segregation study can be completed after year end for a property placed in service during the year, but the property itself must have been in service. This is the constraint that drives fourth-quarter real estate closings.

**Retirement plan establishment.** A new 401(k), cash balance, or defined benefit plan generally must be adopted by the last day of the plan year to allow employee deferrals for that year, though the SECURE Act permits a plan to be adopted by the employer's tax filing deadline including extensions for employer contributions only. Cash balance and defined benefit plans require actuarial work that takes weeks, so November is the practical deadline, not December 31.

**Roth conversions.** A conversion must be completed by December 31 to count for that year. There is no extension and, since 2018, no recharacterization of conversions.

**Clearing pre-tax IRA balances.** The pro-rata rule for a backdoor Roth is measured on December 31 balances, so a rollover into an employer plan must settle before year end.

**Required minimum distributions.** Due December 31, except for the first RMD year, which may be delayed to April 1 of the following year at the cost of taking two distributions in that year.

**Charitable contributions.** Cash gifts must be paid, and appreciated securities must be transferred and settled, by December 31. Donor advised fund contributions are deductible when the fund receives them, which makes them useful for December decisions.

**Capital gain and loss harvesting.** Trades must settle by the last business day. Wash sale rules under IRC Section 1091 disallow a loss where substantially identical securities are purchased within 30 days before or after the sale.

**Entity and payroll adjustments.** Owner compensation true-ups, S-Corporation shareholder health insurance added to W-2 wages, and increased withholding to cure a quarterly estimate shortfall all require payroll to be run before year end.

We run a year-end planning cycle with clients in October and November, so these items are executed rather than discovered in April.