2026
Form 1040-ES

Estimated Tax for Individuals

Purpose of This Package

Use Form 1040-ES to figure and pay your estimated tax for 2026.

Estimated tax is the method used to pay tax on income that isn't subject to withholding (for example, earnings from self-employment, including gig economy work, interest, dividends, rents, alimony, etc.). In addition, if you don't elect voluntary withholding, you should make estimated tax payments on other taxable income, such as unemployment compensation and the taxable part of your social security benefits.

Preprinted vouchers. If you made estimated tax payments for 2025, this package may contain vouchers that are preprinted with your name, address, and SSN.

TIP *If your name or SSN isn't correct, make the necessary changes on the vouchers. Cross out the name and SSN of a deceased or divorced spouse.*

Change of address. If your address has changed, file Form 8822, to update your record.

Future developments. For the latest information about developments related to Form 1040-ES and its instructions, such as legislation enacted after they were published, go to *IRS.gov/Form1040ES*.

Who Must Make Estimated Tax Payments

The estimated tax rules apply to:

- U.S. citizens and resident aliens;
- Residents of Puerto Rico, the U.S. Virgin Islands, Guam, the Commonwealth of the Northern Mariana Islands, and American Samoa; and
- Nonresident aliens (use Form 1040-ES (NR)).

General Rule

In most cases, you must pay estimated tax for 2026 if both of the following apply.

1. You expect to owe at least $1,000 in tax for 2026, after subtracting your withholding and refundable credits.
2. You expect your withholding and refundable credits to be less than the smaller of:

a. 90% of the tax to be shown on your 2026 tax return, or

b. 100% of the tax shown on your 2025 tax return. Your 2025 tax return must cover all 12 months.

Note: These percentages may be different if you have income from farming or fishing or are a higher income taxpayer. See *Special Rules*, later.

Exception. You don't have to pay estimated tax for 2026 if you were a U.S. citizen or resident alien for all of 2025 and you had no tax liability for the full 12-month 2025 tax year. You had no tax liability for 2025 if your total tax was zero or you didn't have to file an income tax return.

Special Rules

There are special rules for those who have income from farming and fishing, for certain household employers, and for certain higher income taxpayers.

Farming and fishing. If at least two-thirds of your gross income for 2025 or 2026 is from farming or fishing, substitute 66$^{2}/_{3}$% for 90% in (2a) under *General Rule*.

Household employers. When estimating the tax on your 2026 tax return, include your household employment taxes if either of the following applies.

- You will have federal income tax withheld from wages, pensions, annuities, gambling winnings, or other income.
- You would be required to make estimated tax payments to avoid a penalty even if you didn't include household employment taxes when figuring your estimated tax.

Higher income taxpayers. If your adjusted gross income (AGI) for 2025 was more than $150,000 ($75,000 if your filing status for 2026 is married filing separately), substitute 110% for 100% in (2b) under *General Rule*, earlier. If at least two-thirds of your gross income for 2025 or 2026 is from farming or fishing, this rule doesn't apply.

Increase Your Withholding

If you also receive salaries and wages, you may be able to avoid having to make estimated tax payments on your other income by asking your employer to take more tax out of your earnings. To do this, file a new Form W-4, Employee's Withholding Certificate, with your employer.

Generally, if you receive a pension or annuity, you can use Form W-4P, Withholding Certificate for Periodic Pension or Annuity Payments, to start or change your withholding from these payments.

You can also choose to have federal income tax withheld from certain government payments (see Form W-4V, Voluntary Withholding Request) or from nonperiodic payments and eligible rollover distributions (see Form W-4R, Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions).

TIP *You can use the Tax Withholding Estimator at IRS.gov/W4App to determine whether you need to have your withholding increased or decreased.*

Additional Information You May Need

You can find most of the information you will need in Pub. 505, Tax Withholding and Estimated Tax, and in the 2025 Instructions for Form 1040.

For details on how to get forms and publications, see the instructions for the 2025 Form 1040 and 1040-SR.

What's New

In figuring your 2026 estimated tax, be sure to consider the following.

Standard deduction amount increased. For 2026, the standard deduction amount has been increased for all filers. If you don't itemize your deductions, you can take the 2026 standard deduction listed in the following chart for your filing status.

IF your 2026 filing status is...	THEN your standard deduction is...
Married filing jointly or Qualifying surviving spouse	$32,200
Head of household	$24,150
Single or Married filing separately	$16,100

However, if you can be claimed as a dependent on another person's 2026 return, your standard deduction is the greater of:

- $1,350, or
- Your earned income plus $450 (up to the standard deduction amount).

Your standard deduction is increased by the following amount if, at the end of 2026, you are:

- An unmarried individual (single or head of household) and are:

65 or older or blind	$2,050
65 or older and blind	$4,100

- A married individual (filing jointly or separately) or a qualifying surviving spouse and are:

65 or older or blind	$1,650
65 or older and blind	$3,300
Both spouses 65 or older	$3,300*
Both spouses 65 or older and blind	$6,600*

* Only if married filing jointly. If married filing separately, these amounts do not apply.

CAUTION *Your standard deduction is zero if (a) your spouse itemizes on a separate return, or (b) you were a dual-status alien and you do not elect to be taxed as a resident alien for 2026.*

Social security tax. For 2026, the maximum amount of earned income (wages and net earnings from self-employment) subject to the social security tax is $184,500.

Additional child tax credit amount. For 2026, the maximum additional child tax credit amount is $1,700 for each qualifying child.

Adoption credit or exclusion. For 2026, the maximum adoption credit or exclusion for employer-provided adoption benefits has increased to $17,670. In order to claim either the credit or exclusion, your modified adjusted gross income must be less than $305,080. For 2026, up to $5,120 of the adoption credit is now refundable. The refundable portion is determined per child.

Changes to QBID. Recent legislation made the qualified business income deduction (QBID) permanent. In addition, beginning in 2026, if you have a minimum of $1,000 in total qualified business income from an active trade or business, you may be able to claim a minimum QBID of $400. Also, the phase-in range for taxpayers who are married filing jointly will increase to $150,000 and to $75,000 for all other filing statuses.

Casualty loss deduction made permanent and expanded. The deduction for certain personal casualty losses has been made permanent. In addition, beginning in 2026, a personal casualty loss deduction can also include losses associated with a state-declared disaster. For more information, see the Instructions for Form 4684 and Pub. 547.

Deduction for educator expenses. Beginning in 2026, if you are an eligible educator with qualifying expenses, you may be able to claim a deduction for those expenses on Form 1040, Schedule 1, as well as an itemized deduction on Schedule A (Form 1040). You will take the deduction on Schedule 1 (Form 1040) and then determine the amount of any itemized deduction you can take on Schedule A. The type of expenses that qualify for each deduction is slightly different.

Limit on itemized deductions. For 2026, your overall itemized deductions may be reduced. If your taxable income is more than the following amounts, your itemized deductions will be reduced by 5.4% of the lesser of (1) your total itemized deductions or (2) the amount your taxable income is more than the following amounts.

- $768,700 if Married filing jointly or Qualifying surviving spouse,
- $640,600 if Head of household or Single, or
- $384,350 if Married filing separately.

The limitation will be applied after any other applicable limitations on your itemized deductions and will not apply when figuring any QBID.

Moving expense deduction for members of the intelligence community. Beginning in 2026, in addition to members of the Armed Forces, members of the intelligence community may be able to deduct their moving expenses on Schedule 1 (Form 1040). For more information, see the instructions for Schedule 1 (Form 1040).

Limitation on deductible gambling losses. Beginning in 2026, your gambling loss deduction on Schedule A (Form 1040) will be limited to 90% of your gambling winnings.

Changes to the child and dependent care credit. For 2026, recent legislation has enhanced the credit for qualifying child and dependent care expenses paid for the care of an eligible child. The credit amount remains $3,000 ($6,000 for two or more qualifying children) but the maximum credit rate has increased from 35% to 50% of your qualifying expenses.

Charitable contribution deductions for non-itemizers. Beginning in 2026, you can claim a deduction for cash contributions made to eligible tax-exempt organizations. You don't have to itemize to take the deduction. The maximum deduction is $1,000 ($2,000 for married filing jointly) with certain other limitations.

Charitable deduction floor for itemized deductions. Beginning in 2026, if you itemize, you can only deduct charitable contributions that are more than 0.5% of your adjusted gross income. Any amount that falls under the 0.5% floor will not be deductible. This limitation is in addition to the overall limit on itemized deductions. Any amount that you can't claim as a deduction will be added to any charitable contribution carryover amount and you may be able to claim those amounts in a future year.

Expiration of certain credits. The following credits have expired and you can no longer claim them on your return in 2026.

- Credit for new clean vehicles.
- Credit for previously owned clean vehicles.
- Credit for commercial clean vehicles.
- Credit for energy efficient home improvements.
- Credit for residential clean energy systems.

The credit for alternative refueling property expires in 2026 for property acquired and placed in service after June 30, 2026.

SSN required for education credits. Beginning in 2026, a valid social security number issued before the due date of the return (including extensions) is required in order to be eligible to claim the American Opportunity Credit and Lifetime Learning Credit. If you are claiming the American Opportunity Credit, you must include the EIN of the institution to which you paid qualified tuition and related expenses on Form 8863.

Changes to the premium tax credit. Beginning in 2026, the following changes apply to the premium tax credit.

- If your household income is more than 400% of the federal poverty line, you are no longer eligible for the premium tax credit.
- There is no longer a limit on the amount you will have to pay back if you received too much in advanced credit; this is true even if your household income is less than 400% of the federal poverty line.

Changes to information returns for qualified tips. If you received qualified tips in 2026, these tips should be reported to you as follows.

- Form W-2, box 12, code "TP."
- Form 1099-MISC, box 13a.
- Form 1099-NEC, box 1b.
- Form 1099-K, box 1c.

The Treasury Tipped Occupation Code(s) for the occupation in which you earned the qualified tips should be reported to you as follows.

- Form W-2, box 14b.
- Form 1099-MISC, box 13b.
- Form 1099-NEC, box 1c.
- Form 1099-K, box 1d.

You can use this information when figuring your 2026 deduction for qualified tips on Schedule 1-A (Form 1040). Also, see *IRS.gov/TippedOccupations*.

Changes to information returns for qualified overtime. If you received qualified overtime in 2026, the amount should be reported to you as follows:

- Form W-2, box 12, code "TT."
- Form 1099-MISC, box 14.
- Form 1099-NEC, box 1d.

You can use this information when figuring your 2026 deduction for qualified overtime on Form 1040, Schedule 1-A.

Increase in threshold for backup withholding. Beginning in 2026, the amount of winnings subject to backup withholding and information reporting has increased. If you have winnings of at least $2,000 from bingo or slot machines, keno, and certain other gambling winnings, the payer will withhold a flat 24%.

Reminders

Trump account and new Form 4547. Recent legislation allows parents, guardians, and other authorized individuals to elect to establish a new type of individual retirement account, called a Trump account, for the exclusive benefit of certain children. If the child was born after 2024 and before 2029, is a U.S. citizen, and meets certain other requirements, the authorized individual may also elect to receive a $1,000 pilot program contribution to the child's Trump account. Both elections can be made on Form 4547, which can be filed at the same time as the authorized individual's 2026 income tax return. For more information on Trump accounts, and to learn how to make these elections, see Form 4547 and its instructions.

Expired individual taxpayer identification number (ITIN) and renewal. If you have an ITIN that you haven't included on a tax return in the last 3 consecutive years, it may be expired and you may need to renew it. If your ITIN has expired and you don't have an SSN, you can make estimated tax payments before you renew your ITIN. To renew your ITIN, and for more information, see the Instructions for Form W-7.

Advance payments of the premium tax credit. If you buy health care insurance through the Health Insurance Marketplace, you may be eligible for advance payments of the premium tax credit to help pay for your insurance coverage. Receiving too little or too much in advance will affect your refund or balance due. Promptly report changes in your income or family size to your Marketplace. See Form 8962 and its instructions for more information.

No tax on tips. You may be eligible to take a deduction for qualified tips paid to you in 2026. You can't deduct more than $25,000 of those tips. Your deduction will be limited if your modified adjusted gross income is more than $150,000 ($300,000 if married filing jointly). To be eligible, you and/or your spouse who received the tips must have a valid SSN. If you are married, you must file a joint return.

No tax on overtime. If you earned qualified overtime, you may be eligible to deduct up to $12,500 ($25,000 if

married filing jointly) of your qualified overtime compensation. Your deduction will be limited if your modified adjusted gross income is more than $150,000 ($300,000 if married filing jointly). To be eligible, you and/or your spouse who received the overtime must have a valid SSN. If you are married, you must file a joint return.

No tax on car loan interest. If you paid or accrued qualified passenger vehicle loan interest in 2026 on a vehicle you purchased after 2024 for personal use, you may be eligible to deduct up to $10,000 of that interest. Your deduction will be limited if your modified adjusted gross income is more than $100,000 ($200,000 if married filing jointly).

Enhanced deduction for seniors. If you were born before January 2, 1962, you may be eligible for an enhanced deduction for seniors. Your deduction will be limited if your modified adjusted gross income is more than $75,000 ($150,000 if married filing jointly). To be eligible, you and/or your spouse must have a valid SSN. If you are married, you must file a joint return. The maximum amount of the deduction is $6,000 ($12,000 if both spouses are eligible).

State and local tax deduction increased. The overall limit on the deduction for state and local income, sales, and property taxes has increased to $40,000 ($20,000 if married filing separately). The overall limit is reduced if your modified adjusted gross income is more than $500,000 ($250,000 if married filing separately) but will not be reduced below $10,000 ($5,000 if married filing separately). For more information, see the Instructions for Schedule A (Form 1040).

Changes to the child tax credit and additional child tax credit. To be eligible to claim the child tax credit (CTC) or additional child tax credit (ACTC), you must have a valid SSN, which means it must be valid for employment and issued before the due date of your return (including extensions). If you are filing a joint return, only one spouse is required to have a valid SSN in order to be eligible for the CTC and ACTC. The other spouse must have either an SSN or ITIN, and it must have been issued on or before the due date of the return (including extensions).

Changes to the adoption credit. In addition to a portion of the adoption credit being refundable, Indian tribal governments now have parity with state governments in determinations of special needs adoptions.

Election to pay tax on farmland sale or exchange in installments. If you sold or exchanged qualified farmland to a qualified farmer, you can elect to pay the net income tax liability on the sale or exchange in four equal installments. For more information, see Form 1062 and its instructions.

Relief from additions to tax for underpayments applicable to an election made under section 1062. The IRS will waive the portion of the estimated tax penalty attributable to a qualified sale or exchange of qualified farmland to qualified farmers for which an election under section 1062(a) is properly made. Taxpayers that make an election under section 1062 to defer payment of tax may figure their required estimated tax payments using the guidance in Notice 2026-3. See Notice 2026-3, 2026-02 I.R.B. 307, available at *IRS.gov/irb/2026-02_IRB#NOT-2026-3*.

Form 1040-SS filers. The Estimated Tax Worksheet for filers of Form 1040-SS is included on Form 1040-ES.

Access Your Online Account

Go to *IRS.gov/Account* to securely access information about your federal tax account.

- View the amount you owe and a breakdown by tax year.
- See payment plan details or apply for a new payment plan.
- Make a payment or view 5 years of payment history and any pending or scheduled payments.
- Access your tax records, including key data from your most recent tax return, and transcripts.
- View digital copies of select notices from the IRS.
- Approve or reject authorization requests from tax professionals.

How To Figure Your Estimated Tax

You will need:

- The 2026 Estimated Tax Worksheet;
- The Instructions for the 2026 Estimated Tax Worksheet;
- The 2026 Tax Rate Schedules; and
- Your 2025 tax return and instructions to use as a guide to figuring your income, deductions, and credits (but be sure to consider the items listed under *What's New*, earlier).

Matching estimated tax payments to income. If you receive your income unevenly throughout the year (for example, because you operate your business on a seasonal basis or you have a large capital gain late in the year), you may be able to lower or eliminate the amount of your required estimated tax payment for one or more periods by using the annualized income installment method. See chapter 2 of Pub. 505 for details.

Changing your estimated tax. To amend or correct your estimated tax, see *How To Amend Estimated Tax Payments*, later.

CAUTION *You can't make joint estimated tax payments if you or your spouse is a nonresident alien, you are separated under a decree of divorce or separate maintenance, or you and your spouse have different tax years.*

Additionally, individuals who are in registered domestic partnerships, civil unions, or other similar formal relationships that aren't marriages under state law cannot make joint estimated tax payments. These individuals can take credit only for the estimated tax payments that they made.

Payment Due Dates

You can pay all of your estimated tax by April 15, 2026, or in four equal amounts by the dates shown below.

1st payment	April 15, 2026
2nd payment	June 15, 2026
3rd payment	Sept. 15, 2026
4th payment	Jan. 15, 2027*

* You don't have to make the payment due January 15, 2027, if you file your 2026 tax return by February 1, 2027, and pay the entire balance due with your return.

If you mail your payment and it is postmarked by the due date, the date of the U.S. postmark is considered the date of payment. If your payments are late or you didn't pay enough, you may be charged a penalty for underpaying your tax. See *When a Penalty Is Applied*, later.

Recent clarification to the U.S. Postal Service (USPS) postmark rules makes clear that for purposes of the "timely mailing treated as timely filing/paying" rule for tax returns and payments, the postmarked date of a return/payment is the date the return is processed at a facility. This date may or may not be the date you drop your payment off in the mailbox or at a USPS location.

You can make more than four estimated tax payments. To do so, make a copy of one of your unused estimated tax payment vouchers, fill it in, and mail it with your payment. If you make more than four payments, to avoid a penalty, make sure the total of the amounts you pay during a payment period is at least as much as the amount required to be paid by the due date for that period. For other payment methods, see How To Pay Estimated Tax*, later.*

No income subject to estimated tax during first payment period. If, after March 31, 2026, you have a large change in income, deductions, additional taxes, or credits that requires you to start making estimated tax payments, you should figure the amount of your estimated tax payments by using the annualized income installment method, explained in chapter 2 of Pub. 505. If you use the annualized income installment method, file Form 2210, including Schedule AI, with your 2026 tax return even if no penalty is owed.

Farming and fishing. If at least two-thirds of your gross income for 2025 or 2026 is from farming or fishing, you can do one of the following.

- Pay all of your estimated tax by January 15, 2027.
- File your 2026 Form 1040 or 1040-SR by March 1, 2027, and pay the total tax due. In this case, 2026 estimated tax payments aren't required to avoid a penalty.

Fiscal year taxpayers. You are on a fiscal year if your 12-month tax period ends on any day except December 31. Due dates for fiscal year taxpayers are the 15th day of the 4th, 6th, and 9th months of your current fiscal year and the 1st month of the following fiscal year. If any payment date falls on a Saturday, Sunday, or legal holiday, use the next business day. See Pub. 509, Tax Calendars, for a list of all legal holidays.

Name Change

If you changed your name because of marriage, divorce, etc., and you made estimated tax payments using your former name, attach a statement to the front of your 2026 paper tax return. On the statement, show all of the estimated tax payments you (and your spouse, if filing jointly) made for 2026 and the name(s) and SSN(s) under which you made the payments.

Be sure to report the change to your local Social Security Administration office before filing your 2026 tax return. This prevents delays in processing your return and issuing refunds. It also safeguards your future social security benefits. For more details, call the Social Security Administration at 800-772-1213 (TTY/TDD 800-325-0778).

How To Amend Estimated Tax Payments

To change or amend your estimated tax payments, refigure your total estimated tax payments due (see the 2026 Estimated Tax Worksheet). Then, to figure the payment due for each remaining payment period, see *Amended estimated tax* in chapter 2 of Pub. 505. If an estimated tax payment for a previous period is less than one-fourth of your amended estimated tax, you may owe a penalty when you file your return.

When a Penalty Is Applied

In some cases, you may owe a penalty when you file your return. The penalty is imposed on each underpayment for the number of days it remains unpaid. A penalty may be applied if you didn't pay enough estimated tax for the year or you didn't make the payments on time or in the required amount.

The penalty may be waived under certain conditions. See the Instructions for Form 2210 for details.

How To Pay Estimated Tax

Pay Online

Paying online is convenient and secure and helps make sure we get your payments on time. To pay your taxes online or for more information, go to *IRS.gov/ModernPayments*.

Once you are issued a social security number, use it when paying your estimated taxes online. Use your SSN even if your SSN does not authorize employment or if you have been issued an SSN that authorizes employment and you lose your employment authorization. An ITIN will not be issued to you once you have been issued an SSN. If you received your SSN after previously using an ITIN, stop using your ITIN. Use your SSN instead.

Payments of U.S. tax must be remitted to the IRS in U.S. dollars. Digital assets are **not** accepted.

You can pay using any of the following methods.

- **Your Online Account.** You can make tax payments through your online account, including balance payments, estimated tax payments, or other types. You can also see your payment history and other tax records there. Go to *IRS.gov/Account*.

- **IRS Direct Pay.** For online transfers directly from your checking or savings account at no cost to you, go to *IRS.gov/Payments*.
- **Debit Card, Credit Card, or Digital Wallet.** To pay by debit or credit card or digital wallet, go to *IRS.gov/Payments*. A fee is charged by these service providers. You can also pay by phone with a debit or credit card. See *Debit or credit card* under *Pay by Phone*, later.
- **Electronic Funds Withdrawal (EFW).** EFW is an integrated *e-file*/e-pay option offered when filing your federal taxes electronically using tax preparation software, through a tax professional, or the IRS at *IRS.gov/Payments*.
- **Online Payment Agreement.** If you can't pay in full by the due date of your tax return, you can apply for an online monthly installment agreement at *IRS.gov/OPA*. Once you complete the online process, you will receive immediate notification of whether your agreement has been approved. A user fee is charged.

Electronic Federal Tax Payment System (EFTPS)

Allows you to pay your taxes online or by phone directly from your checking or savings account. There is no fee for this service, but you must be enrolled. See *EFTPS* under *Pay by Phone*, later.

Pay by Phone

Paying by phone is another safe and secure method of paying electronically. Use one of the following methods: (1) call one of the debit or credit card service providers, or (2) the Electronic Federal Tax Payment System (EFTPS) to pay directly from your checking or savings account.

Debit or credit card. Call one of our service providers. Each charges a fee that varies by provider, card type, and payment amount.

ACI Payments, Inc.
888-UPAY-TAX™ (888-872-9829)
fed.acipayonline.com

Link2Gov Corporation
888-PAY-1040™ (888-729-1040)
www.PAY1040.com

EFTPS. To get more information about EFTPS, visit *EFTPS.gov* or call 800-555-4477. To contact EFTPS using Telecommunications Relay Services (TRS) for people who are deaf, hard of hearing, or have a speech disability, dial 711 and then provide the TRS assistant the 800-555-4477 number above or 800-733-4829. Additional information about EFTPS is also available in Pub. 966.

Mobile Device

To pay through your mobile device, download the IRS2Go app.

Pay by Cash

You can pay your taxes in cash. To find out about the different cash payment methods, go to *IRS.gov/PayCash*. Don't send cash payments through the mail.

Pay by Check or Money Order Using the Estimated Tax Payment Voucher

Before submitting a payment through the mail using the estimated tax payment voucher, please consider alternative methods. One of our safe, quick, and easy online payment options might be right for you.

If you choose to mail in your payment, there is a separate estimated tax payment voucher for each due date. The due date is shown in the upper-right corner. Complete and send in the voucher only if you are making a payment by check or money order. If you and your spouse plan to file separate returns, file separate vouchers instead of a joint voucher.

To complete the voucher, do the following.
- Print or type your name, address, and SSN in the space provided on the estimated tax payment voucher. Enter your SSN even if your SSN does not authorize employment or if you have been issued an SSN that authorizes employment and you lose your employment authorization. If you have an ITIN, enter it wherever your SSN is requested. An ITIN will not be issued to you once you have been issued an SSN. If you received your SSN after previously using an ITIN, stop using your ITIN. Use your SSN instead. If filing a joint voucher, also enter your spouse's name and SSN. List the names and SSNs in the same order on the joint voucher as you will list them on your joint return.
- Enter in the box provided on the estimated tax payment voucher only the amount you are sending in by check or money order. When making payments of estimated tax, be sure to take into account any 2025 overpayment that you choose to credit against your 2026 tax, but don't include the overpayment amount in this box.
- Make your check or money order payable to "United States Treasury." Don't send cash. To help process your payment accurately, enter the amount on the right side of the check like this: $ XXX.XX. Don't use dashes or lines (for example, don't enter "$ XXX—" or "$ XXX $^{xx}/_{100}$").
- Enter "2026 Form 1040-ES" and your SSN on your check or money order. If you are filing a joint estimated tax payment voucher, enter the SSN that you will show first on your joint return.
- Enclose, but don't staple or attach, your payment with the estimated tax payment voucher.

Notice to taxpayers presenting checks. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

No checks of $100 million or more accepted. The IRS can't accept a single check (including a cashier's check) for amounts of $100,000,000 ($100 million) or more. If you are sending $100 million or more by check, you will need to spread the payment over 2 or more checks with each check made out for an amount less than $100 million. This limit doesn't apply to other methods of payment (such as electronic payments). Please consider

a method of payment other than check if the amount of the payment is over $100 million.

Where To File Your Estimated Tax Payment Voucher if Paying by Check or Money Order

Mail your estimated tax payment voucher and check or money order to the address shown below for the place where you live. Do not mail your tax return to this address or send an estimated tax payment without a payment voucher. Also, do not mail your estimated tax payments to the address shown in the Form 1040 instructions. If you need more payment vouchers, you can make a copy of one of your unused vouchers.

Caution: Only the USPS can deliver to P.O. boxes. You can't use a private delivery service to make estimated tax payments required to be sent to a P.O. box. For proper delivery of your estimated tax payment to a P.O. box, you must include the box number in the address.

IF you live in...	THEN send it to...	IF you live in...	THEN send it to...
Alabama, Alaska, Arizona, California, Colorado, Florida, Georgia, Hawaii, Idaho, Kansas, Louisiana, Michigan, Mississippi, Montana, Nebraska, Nevada, New Mexico, North Carolina, North Dakota, Ohio, Oregon, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming	Internal Revenue Service P.O. Box 1300 Charlotte, NC 28201-1300	A foreign country, American Samoa, or Puerto Rico (or are excluding income under Internal Revenue Code 933), or use an APO or FPO address, or file Form 2555 or 4563, or are a dual-status alien or nonpermanent resident of Guam or the U.S. Virgin Islands	Internal Revenue Service P.O. Box 1303 Charlotte, NC 28201-1303
Arkansas, Connecticut, Delaware, District of Columbia, Illinois, Indiana, Iowa, Kentucky, Maine, Maryland, Massachusetts, Minnesota, Missouri, New Hampshire, New Jersey, New York, Oklahoma, Rhode Island, Vermont, Virginia, West Virginia, Wisconsin	Internal Revenue Service P.O. Box 931100 Louisville, KY 40293-1100	Guam: Bona fide residents*	Department of Revenue and Taxation Government of Guam P.O. Box 23607 GMF, GU 96921
		U.S. Virgin Islands: Bona fide residents*	Virgin Islands Bureau of Internal Revenue 6115 Estate Smith Bay Suite 225 St. Thomas, VI 00802

* Bona fide residents must prepare separate vouchers for estimated income tax and self-employment tax payments. Send the income tax vouchers to the address for bona fide residents and the self-employment tax vouchers to the address for non-bona fide residents.

Instructions for the 2026 Estimated Tax Worksheet

If you file Form 1040-SS, use the 2026 Estimated Tax Worksheet for Filers of Form 1040-SS.

Line 1. Adjusted gross income. When figuring the adjusted gross income you expect in 2026, be sure to consider the items listed under *What's New*, earlier. For more details on figuring your AGI, see *Expected AGI—Line 1* in chapter 2 of Pub. 505.

If you are self-employed, be sure to take into account the deduction for self-employment tax. Use the 2026 Self-Employment Tax and Deduction Worksheet for Lines 1 and 9 of the Estimated Tax Worksheet to figure the amount to subtract when figuring your expected AGI. This

worksheet will also give you the amount to enter on line 9 of your estimated tax worksheet.

Line 7. Credits. See the 2025 Form 1040 or 1040-SR, line 19, and Schedule 3 (Form 1040), lines 1 through 6z, and the related instructions for the types of credits allowed.

When figuring your credits, keep in mind the following credits can't be claimed in 2026.

- *Credit for new clean vehicles.*
- *Credit for previously owned clean vehicles.*
- *Credit for commercial clean vehicles.*
- *Credit for energy efficient home improvements.*
- *Credit for residential clean energy systems.*

The credit for alternative refueling property expires in 2026 for property acquired and placed in service after June 30, 2026.

Line 9. Self-employment tax. If you and your spouse make joint estimated tax payments and both of you have self-employment income, figure the self-employment tax for each of you separately. Enter the total on line 9. When estimating your 2026 net earnings from self-employment, be sure to use only 92.35% (0.9235) of your total net profit from self-employment.

Line 10. Other taxes. Use the 2025 Instructions for Form 1040 to determine if you expect to owe, for 2026, any of the taxes that would have been entered on your 2025 Schedule 2 (Form 1040), line 8 through 12, 14 through 17z, and line 19 (see *Exception 2*, later). On line 10, enter the total of those taxes, subject to the following two exceptions.

Exception 1. Include household employment taxes from Schedule 2 (Form 1040), line 9, on this line only if:

- You will have federal income tax withheld from wages, pensions, annuities, gambling winnings, or other income; or
- You would be required to make estimated tax payments (to avoid a penalty) even if you didn't include household employment taxes when figuring your estimated tax.

If you meet either of the above, include the total of your household employment taxes on line 10.

Exception 2. Because the following taxes are not required to be paid until the due date of your income tax (not including extensions), do not include them on line 10.

- Uncollected social security, Medicare tax, or RRTA tax on tips or group-term life insurance (Schedule 2, line 13).
- Recapture of federal mortgage subsidy (Schedule 2, line 17b).
- Excise tax on excess golden parachute payments (Schedule 2, line 17k).
- Excise tax on insider stock compensation from an expatriated corporation (Schedule 2, line 17m).
- Look-back interest under section 167(g) or 460(b) (Schedule 2, line 17n).

Additional Medicare Tax. For information about the Additional Medicare Tax, see the Instructions for Form 8959.

Net Investment Income Tax (NIIT). For information about the Net Investment Income Tax, see the Instructions for Form 8960.

Line 12b. Prior year's tax. Enter the 2025 tax you figure according to the instructions in *Figuring your 2025 tax*, unless you meet one of the following exceptions.

- If the AGI shown on your 2025 return is more than $150,000 ($75,000 if married filing separately for 2026), enter 110% of your 2025 tax as figured next.

Note: If at least two-thirds of your gross income for 2025 was from farming or fishing, this doesn't apply.

- If you will file a joint return for 2026 but you didn't file a joint return for 2025, add the tax shown on your 2025 return to the tax shown on your spouse's 2025 return and enter the total on line 12b.
- If you filed a joint return for 2025 but you will not file a joint return for 2026, first figure the tax both you and your spouse would have paid had you filed separate returns for 2025 using the same filing status as for 2026. Then multiply the tax on the joint return by a fraction, the numerator being the tax you would have paid had you filed a separate return, over the total tax you and your spouse would have paid had you filed separate returns. Enter this amount on line 12b.
- If you didn't file a return for 2025 or your 2025 tax year was less than 12 full months, don't complete line 12b. Instead, enter the amount from line 12a on line 12c.

Figuring your 2025 tax. Use the following instructions to figure your 2025 tax.

The tax shown on your 2025 Form 1040 or 1040-SR is the amount on Form 1040 or 1040-SR, line 24, **reduced** by:

1. Unreported social security and Medicare tax or RRTA tax from Schedule 2 (Form 1040), lines 5 and 6;

2. Any tax included on Schedule 2 (Form 1040), line 8, on excess contributions to an IRA, Archer MSA, Coverdell education savings account, health savings account, ABLE account, or on excess accumulations in qualified retirement plans;

3. Amounts on Schedule 2 (Form 1040) as listed under *Exception 2*, earlier; and

4. Any refundable credit amounts on Form 1040 or 1040-SR, lines 27a, 28, 29, and 30; and Schedule 3 (Form 1040), lines 9 and 12.

2026 Self-Employment Tax and Deduction Worksheet for Lines 1 and 9 of the Estimated Tax Worksheet

Keep for Your Records

1a.	Enter your expected income and profits subject to self-employment tax*	1a.		
b.	If you will have farm income and also receive social security retirement or disability benefits, enter your expected Conservation Reserve Program payments that will be included on Schedule F (Form 1040) or listed on Schedule K-1 (Form 1065)	b.		
2.	Subtract line 1b from line 1a	2.		
3.	Multiply line 2 by 92.35% (0.9235)	3.		
4.	Multiply line 3 by 2.9% (0.029)			4.
5.	Social security tax maximum income	5.	**$184,500**	
6.	Enter your expected wages (if subject to social security tax or the 6.2% portion of tier 1 railroad retirement tax)	6.		
7.	Subtract line 6 from line 5	7.		
	Note: *If line 7 is zero or less, enter -0- on line 9 and skip to line 10.*			
8.	Enter the **smaller** of line 3 or line 7	8.		
9.	Multiply line 8 by 12.4% (0.124)			9.
10.	Add lines 4 and 9. Enter the result here and on line 9 of your 2026 Estimated Tax Worksheet			10.
11.	Multiply line 10 by 50% (0.50). This is your expected deduction for self-employment tax on Schedule 1 (Form 1040), line 15. Subtract this amount when figuring your expected AGI on line 1 of your 2026 Estimated Tax Worksheet	11.		

* Your net profit from self-employment is found on Schedule C (Form 1040), line 31; on Schedule F (Form 1040), line 34; and in box 14, code A, of Schedule K-1 (Form 1065).

2026 Tax Rate Schedules

Caution: *Don't use these Tax Rate Schedules to figure your 2025 taxes. Use only to figure your 2026 estimated taxes.*

Schedule X—Use if your **2026** filing status is **Single**

If line 3 is: Over—	But not over—	The tax is:			of the amount over—
$0	$12,400	----------	+	**10%**	**$0**
12,400	50,400	**$1,240.00**	+	**12%**	**12,400**
50,400	105,700	**5,800.00**	+	**22%**	**50,400**
105,700	201,775	**17,966.00**	+	**24%**	**105,700**
201,775	256,225	**41,024.00**	+	**32%**	**201,775**
256,225	640,600	**58,448.00**	+	**35%**	**256,225**
640,600	----------	**192,979.25**	+	**37%**	**640,600**

Schedule Z—Use if your **2026** filing status is **Head of household**

If line 3 is: Over—	But not over—	The tax is:			of the amount over—
$0	$17,700	----------	+	**10%**	**$0**
17,700	67,450	**$1,770.00**	+	**12%**	**17,700**
67,450	105,700	**7,740.00**	+	**22%**	**67,450**
105,700	201,750	**16,155.00**	+	**24%**	**105,700**
201,750	256,200	**39,207.00**	+	**32%**	**201,750**
256,200	640,600	**56,631.00**	+	**35%**	**256,200**
640,600	----------	**191,171.00**	+	**37%**	**640,600**

Schedule Y-1— Use if your **2026** filing status is **Married filing jointly or Qualifying surviving spouse**

If line 3 is: Over—	But not over—	The tax is:			of the amount over—
$0	$24,800	----------	+	**10%**	**$0**
24,800	100,800	**$2,480.00**	+	**12%**	**24,800**
100,800	211,400	**11,600.00**	+	**22%**	**100,800**
211,400	403,550	**35,932.00**	+	**24%**	**211,400**
403,550	512,450	**82,048.00**	+	**32%**	**403,550**
512,450	768,700	**116,896.00**	+	**35%**	**512,450**
768,700	---------	**206,583.50**	+	**37%**	**768,700**

Schedule Y-2—Use if your **2026** filing status is **Married filing separately**

If line 3 is: Over—	But not over—	The tax is:			of the amount over—
$0	$12,400	---------	+	**10%**	**$0**
12,400	50,400	**$1,240.00**	+	**12%**	**12,400**
50,400	105,700	**5,800.00**	+	**22%**	**50,400**
105,700	201,775	**17,966.00**	+	**24%**	**105,700**
201,775	256,225	**41,024.00**	+	**32%**	**201,775**
256,225	384,350	**58,448.00**	+	**35%**	**256,225**
384,350	----------	**103,291.75**	+	**37%**	**384,350**

2026 Estimated Tax Worksheet for Filers of Form 1040-SS

Keep for Your Records

1. Complete lines 1 through 10 of the 2026 Self-Employment Tax and Deduction Worksheet and enter the amount from line 10		**1.**	
2. Household employment taxes and the Additional Medicare Tax		**2.**	
3. Add lines 1 and 2		**3.**	
4. Bona fide residents of Puerto Rico only, enter the amount of your additional child tax credit (if any)		**4.**	
5. Subtract line 4 from line 3. If less than the sum of $1,000 and household employment taxes, no payment is required		**5.**	
6a. Multiple line 5 by 90% (66 2/3% for farming and fishing)	**6a.**		
b. Enter the tax amount from your 2025 tax return (the amount from Form 1040-SS, line 7, minus the sum of Form 1040-SS, lines 9 through 11b)	**6b.**		
c. Enter the smaller of line 6a or 6b (minus the expected amount of Additional Medicare Tax withholding). This is the annual payment you must make		**6c.**	

Caution: *Generally, if you do not prepay at least the amount shown on line 6c, you may owe a penalty for not paying enough estimated tax. To avoid a penalty, make sure your estimate on line 1 is as accurate as possible. If you are not sure of the amount of estimated tax, and line 6a is smaller than line 6b, it would be convenient for you to pay an amount of at least the amount shown on line 6b. Even if you pay the required annual payment, you may still owe tax when you file your return. If you prefer, you can pay the amount shown on line 1. For details, see chapter 2 of Pub. 505.*

7. Amount of the installments. If the first payment you are required to make is due April 15, 2026, enter 1/4 of line 6c (minus any 2025 overpayment that you are applying to this installment) here, and on your estimated tax payment voucher(s) if you are paying by check or money order. (Even when you are not required to make the payment due on April 15, 2026, your economic situation might change in a way that you might need to present a payment voucher and make a payment in the future. See *Annualized Income Installment Method* in chapter 2 of Pub. 505 for more information.)	**7.**	

2026 Estimated Tax Worksheet

Keep for Your Records

1	Adjusted gross income you expect in 2026 (see instructions)	**1**	
2a	Deductions • If you plan to itemize deductions, enter the estimated total of your itemized deductions. • If you don't plan to itemize deductions, enter your standard deduction plus up to $1,000 ($2,000 for married filing jointly) for charitable contributions made by cash or check (see Pub. 505).	**2a**	
b	If you can take the qualified business income deduction, enter the estimated amount of the deduction	**2b**	
c	If you can take an additional deduction on Schedule 1-A (Form 1040), enter the estimated amount you expect to enter on Schedule 1-A (Form 1040), line 38	**2c**	
d	Add lines 2a, 2b, and 2c	**2d**	
3	Subtract line 2d from line 1	**3**	
4	**Tax.** Figure your tax on the amount on line 3 by using the **2026 Tax Rate Schedules**. **Caution:** *If you will have qualified dividends or a net capital gain, or expect to exclude or deduct foreign earned income or housing, see Pub. 505 to figure the tax*	**4**	
5	Alternative minimum tax from **Form 6251**	**5**	
6	Add lines 4 and 5. Add to this amount any other taxes you expect to include in the total on Form 1040 or 1040-SR, line 16	**6**	
7	Credits (see instructions). **Do not** include any income tax withholding on this line	**7**	
8	Subtract line 7 from line 6. If zero or less, enter -0-	**8**	
9	Self-employment tax (see instructions)	**9**	
10	Other taxes (see instructions)	**10**	
11a	Add lines 8 through 10	**11a**	
b	Earned income credit, additional child tax credit, fuel tax credit, net premium tax credit, refundable American opportunity credit, refundable adoption credit, and section 1341 credit	**11b**	
c	**Total 2026 estimated tax.** Subtract line 11b from line 11a. If zero or less, enter -0-	**11c**	
12a	Multiply line 11c by 90% (66⅔% for farming and fishing) — **12a**		
b	Required annual payment based on prior year's tax (see instructions) — **12b**		
c	**Required annual payment to avoid a penalty.** Enter the **smaller** of line 12a or 12b	**12c**	
	Caution: *Generally, if you do not prepay (through income tax withholding and estimated tax payments) at least the amount on line 12c, you may owe a penalty for not paying enough estimated tax. To avoid a penalty, make sure your estimate on line 11c is as accurate as possible. Even if you pay the required annual payment, you may still owe tax when you file your return. If you prefer, you can pay the amount shown on line 11c. For details, see chapter 2 of Pub. 505.*		
13	Income tax withheld and estimated to be withheld during 2026 (including income tax withholding on pensions, annuities, certain deferred income, and Additional Medicare Tax withholding)	**13**	
14a	Subtract line 13 from line 12c — **14a** Is the result zero or less? ☐ **Yes.** Stop here. You are not required to make estimated tax payments. ☐ **No.** Go to line 14b.		
b	Subtract line 13 from line 11c — **14b** Is the result less than $1,000? ☐ **Yes.** Stop here. You are not required to make estimated tax payments. ☐ **No.** Go to line 15 to figure your required payment.		
15	If the first payment you are required to make is due April 15, 2026, enter ¼ of line 14a (minus any 2025 overpayment that you are applying to this installment) here, and on your estimated tax payment voucher(s) if you are paying by check or money order	**15**	

Record of Estimated Tax Payments (Farming, fishing, and fiscal year taxpayers, see *Payment Due Dates*.)

Keep for Your Records

Payment number	Payment due date	(a) Amount due	(b) Date paid	(c) Check or money order number, or credit or debit card confirmation number	(d) Amount paid (**do not** include any convenience fee)	(e) 2025 overpayment credit applied	(f) Total amount paid and credited (add **(d)** and **(e)**)
1	4/15/2026						
2	6/15/2026						
3	9/15/2026						
4	1/15/2027*						
Total							

* You do not have to make this payment if you file your 2026 tax return by February 1, 2027, **and** pay the entire balance due with your return.

Privacy Act and Paperwork Reduction Act Notice. We ask for this information to carry out the tax laws of the United States. We need it to figure and collect the right amount of tax. Our legal right to ask for this information is Internal Revenue Code section 6654, which requires that you pay your taxes in a specified manner to avoid being penalized. Additionally, sections 6001, 6011, and 6012(a) and their regulations require you to file a return or statement for any tax for which you are liable; section 6109 requires you to provide your identifying number. Failure to provide this information, or providing false or fraudulent information, may subject you to penalties.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as stated in Code section 6103.

We may disclose the information to the Department of Justice for civil and criminal litigation and to other federal agencies, as provided by law. We may disclose it to cities, states, the District of Columbia, and U.S. commonwealths or territories to carry out their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

If you do not file a return, do not give the information asked for, or give fraudulent information, you may be charged penalties and be subject to criminal prosecution.

Please keep this notice with your records. It may help you if we ask you for other information. If you have any questions about the rules for filing and giving information, please call or visit any Internal Revenue Service office.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For the estimated averages, see the instructions for your income tax return.

If you have suggestions for making this package simpler, we would be happy to hear from you. See the instructions for your income tax return.

Need to make a payment?

Save time by paying online. Paying online is convenient and secure.

The IRS offers easy ways to electronically pay your taxes.

Use Your Online Account (no fees)	Pay by Bank Account (no fees)	Pay by Card (processing fees apply)
• Go to *www.irs.gov/Account* to login and make a payment. • Make a tax payment online directly from your checking or savings account. • View your balance, payment plan details and options, digital copies of certain notices, and more.	• Use Direct Pay online to make an individual tax payment from your checking or savings account without registration. • Register for the Electronic Federal Tax Payment System (EFTPS) to make one-time or recurring payments from your checking or savings account. • When you e-file with tax software or a tax professional, you can schedule an electronic funds withdrawal (EFW).	• Pay online or by phone. • When e-filing pay through tax preparation software. • Processing fees go to a payment processor and limits apply. The IRS does not receive any fees.

Go to ***www.irs.gov/Payments*** for more details or to make a payment.

Separate here.

Form **1040-ES** Department of the Treasury Internal Revenue Service

2026 Estimated Tax

Payment Voucher 4

OMB No. 1545-0074

File only if you are making a payment of estimated tax by check or money order. Mail this voucher with your check or money order payable to "**United States Treasury**." Write your social security number and "2026 Form 1040-ES" on your check or money order. Do not send cash. Enclose, but do not staple or attach, your payment with this voucher.

Calendar year—Due Jan. 15, 2027

Amount of estimated tax you are paying by check or money order.

Pay online at *www.irs.gov/etpay*

Simple. Fast. Secure.

Print or type

Your first name and middle initial	Your last name	Your social security number
If joint payment, complete for spouse		
Spouse's first name and middle initial	Spouse's last name	Spouse's social security number
Address (number, street, and apt. no.)		
City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
Foreign country name	Foreign province/county	Foreign postal code

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see instructions. **Form 1040-ES (2026)** Created 2/12/26

Form **1040-ES** Department of the Treasury Internal Revenue Service

2026 Estimated Tax

Payment Voucher 3

OMB No. 1545-0074

File only if you are making a payment of estimated tax by check or money order. Mail this voucher with your check or money order payable to "**United States Treasury**." Write your social security number and "2026 Form 1040-ES" on your check or money order. Do not send cash. Enclose, but do not staple or attach, your payment with this voucher.

Calendar year—Due Sept. 15, 2026

Amount of estimated tax you are paying by check or money order.

Pay online at ***www.irs.gov/etpay***

Simple. Fast. Secure.

Print or type

Your first name and middle initial	Your last name	Your social security number
If joint payment, complete for spouse		
Spouse's first name and middle initial	Spouse's last name	Spouse's social security number
Address (number, street, and apt. no.)		
City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
Foreign country name	Foreign province/county	Foreign postal code

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see instructions.

Separate here.

Form **1040-ES** Department of the Treasury Internal Revenue Service

2026 Estimated Tax

Payment Voucher 2

OMB No. 1545-0074

File only if you are making a payment of estimated tax by check or money order. Mail this voucher with your check or money order payable to "**United States Treasury**." Write your social security number and "2026 Form 1040-ES" on your check or money order. Do not send cash. Enclose, but do not staple or attach, your payment with this voucher.

Calendar year—Due June 15, 2026

Amount of estimated tax you are paying by check or money order.

Pay online at ***www.irs.gov/etpay***

Simple. Fast. Secure.

Print or type

Your first name and middle initial	Your last name	Your social security number
If joint payment, complete for spouse		
Spouse's first name and middle initial	Spouse's last name	Spouse's social security number
Address (number, street, and apt. no.)		
City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
Foreign country name	Foreign province/county	Foreign postal code

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see instructions.

Separate here.

Form **1040-ES** Department of the Treasury Internal Revenue Service

2026 Estimated Tax

Payment Voucher 1

OMB No. 1545-0074

File only if you are making a payment of estimated tax by check or money order. Mail this voucher with your check or money order payable to "**United States Treasury**." Write your social security number and "2026 Form 1040-ES" on your check or money order. Do not send cash. Enclose, but do not staple or attach, your payment with this voucher.

Calendar year—Due April 15, 2026

Amount of estimated tax you are paying by check or money order.

Pay online at ***www.irs.gov/etpay***

Simple. Fast. Secure.

Print or type

Your first name and middle initial	Your last name	Your social security number
If joint payment, complete for spouse		
Spouse's first name and middle initial	Spouse's last name	Spouse's social security number
Address (number, street, and apt. no.)		
City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
Foreign country name	Foreign province/county	Foreign postal code

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see instructions.

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