

Quarterly Tax Checklist

Estimated payments and quarterly rhythm for small business owners & the self-employed

If you are self-employed or own a business, taxes are usually paid as you go - four estimated payments a year, federal and (in California) FTB. Use this checklist each quarter to stay ahead of deadlines and walk into tax season organized. Bring what applies to your first consultation.

Federal & California estimated payment calendar (tax year 2026 income)

Quarter	Income period	Federal (IRS) due	California (FTB) due & share
Q1 2026	Jan 1 - Mar 31, 2026	April 15, 2026	April 15, 2026 · 30%
Q2 2026	Apr 1 - May 31, 2026	June 15, 2026	June 15, 2026 · 40%
Q3 2026	Jun 1 - Aug 31, 2026	September 15, 2026	No payment due · 0%
Q4 2026	Sep 1 - Dec 31, 2026	January 15, 2027	January 15, 2027 · 30%

Every quarter

- Reconcile all bank and card accounts through the quarter-end
- Categorize expenses; separate business and personal spending
- Estimate the quarter's profit and set aside the tax share before you spend it
- Send the federal payment (IRS Direct Pay or EFTPS) and the CA payment (FTB Web Pay); save both confirmations
- Log miles and home-office use for the quarter

Once a year checkpoints

- January: W-2s to employees and 1099-NEC to contractors by the filing deadline (early February); collect W-9s before paying any new contractor
- April: prior-year return filed or extended - and the safe-harbor check: paying 100% of last year's tax (110% if AGI over \$150,000) generally avoids underpayment penalties
- December: year-end review - equipment purchases, retirement contributions, and last estimated payment planning

Dates and percentages shown are the standard rules at publication; they can shift for weekends, holidays, disasters, or law changes. Confirm current IRS and FTB dates before relying on any calendar.