

Quarterly Estimated Tax Worksheet

Stop dreading April. A simple way to set aside the right amount every quarter — and avoid IRS penalties.

Marlen Bookkeeper & Tax Services, LLC · Enrolled Agents · Tax Preparation · IRS Resolution · Bookkeeping

If you're self-employed, the IRS expects tax payments throughout the year. This worksheet helps you reserve a ballpark amount so you're never caught short. For your **exact** payment — and to avoid under- or over-paying — we run the real calculation with you.

Do You Need To Pay Quarterly?

- You're self-employed, a freelancer, or a 1099 contractor
- You own a business or rental property
- You expect to owe \$1,000 or more when you file
- You have income with no tax withheld

2026 Estimated Payment Deadlines

- Q1 — April 15, 2026
- Q2 — June 15, 2026
- Q3 — September 15, 2026
- Q4 — January 15, 2027

Simple Set-Aside Worksheet

- 1. Estimate this quarter's net profit (income minus expenses): \$_____
- 2. Multiply by your set-aside rate (commonly 25–30%): \$_____
- 3. That's roughly what to reserve for federal taxes this quarter
- 4. Add your state's rate if your state has income tax: \$_____
- 5. Move that amount to a separate savings account — today

Set-aside percentages are general starting points, not your actual tax rate. Your real number depends on your bracket, deductions, credits, and state.

Underpaying triggers penalties. Overpaying ties up cash you could use in your business. We calculate your real numbers so you pay the right amount, on time, with no surprises in April.

Want your exact quarterly number?

This guide is general educational information from Marlen Bookkeeper & Tax Services, LLC, not personalized tax, legal, or accounting advice. Tax rules change and apply differently to each situation. Do not act on this checklist alone — contact our office for guidance specific to you.