

# The Contractor Tax Calendar

Every federal deadline that matters for a small contracting business, in order. Pin it up.

**JUN 15, 2026**

### Q2 estimated tax payment due

Second-quarter 2026 estimated payment (IRS Direct Pay or EFTPS). Covers income from April 1 – May 31.

**SEP 15, 2026**

### Q3 estimated payment + extended business returns

Third-quarter 2026 estimate due. Also the final deadline for extended 2025 Form 1120-S (S-Corp) and 1065 (partnership) returns.

**OCT 15, 2026**

### Extended personal returns due

Final deadline for extended 2025 Form 1040, including Schedule C filers.

**DEC 31, 2026**

### Year-end housekeeping

Last day to: establish a Solo 401(k) for 2026 deferrals, run an S-Corp payroll catch-up, pay deductible expenses you want on the 2026 return, and photograph your odometer for the mileage log.

**JAN 15, 2027**

### Q4 estimated tax payment due

Final 2026 estimated payment. Skipping it invites an underpayment penalty even if you pay in full in April.

**FEB 1, 2027**

### 1099-NEC and W-2 deadline

Forms 1099-NEC (subs paid \$2,000+ in 2026 — new threshold) and W-2s due to recipients AND filed with the IRS/SSA. No automatic extension.

**MAR 15, 2027**

### S-Corp/partnership returns + S-election window

2026 Form 1120-S and 1065 due (or extend with Form 7004). Also the deadline to file Form 2553 to elect S-Corp status for calendar-year 2027.

**APR 15, 2027**

### Personal returns + Q1 2027 estimate

2026 Form 1040 with Schedule C due (or extend — but payment is still due). First 2027 estimated payment also due. Last day for 2026 traditional/Roth IRA contributions; SEP-IRA can wait until the extended deadline if you extend.

## Rules of thumb

Estimated payments: pay 100% of last year's total tax (110% if AGI over \$150k) split across the four dates and no penalty applies regardless of what you actually owe in April — the "safe harbor."

Extensions extend paperwork, never payment. If you extend, estimate and pay by the original deadline.

State deadlines usually track the federal dates but not always — check your state.

Educational information, current as of June 2026. Weekend/holiday shifts already applied to dates shown. Not personalized tax advice. © 2026 Help With Tax · helpwithtax.com