

Your 2026 Tax Prep Checklist

Your Month-by-Month Guide to Smarter Taxes & Less Stress

From Uncle Joe Tax Services – Because You’ve Got Better Things to Do Than Panic in April

January

- ☐ Review your 2025 tax return for surprises or missed deductions
 - ☐ Estimate your 2026 income (W-2, freelance, investments)
 - ☐ Adjust payroll withholding (submit new W-4 to employer if needed)
 - ☐ Contribute to IRA or HSA for 2025 (deadline: April 15, 2026)
 - ☐ Set up a simple expense-tracking system (app or folder)
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February

- ☐ Gather all 2025 tax documents (W-2s, 1099s, mortgage interest, etc.)
 - ☐ Verify income reported matches your records
 - ☐ If self-employed: calculate Q4 2025 estimated tax (due Jan 15—but check if you paid!)
 - ☐ Start a “tax folder” (digital or physical) for 2026 receipts
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March

- ☐ Deadline: S-Corp election for LLCs (Form 2553 due March 15)
 - ☐ Review Q1 2026 income projections
 - ☐ Make Q1 estimated tax payment (if applicable – due April 15)
 - ☐ Check if you qualify for education or energy credits
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April

- ☐ Deadline: File 2025 federal return (or file extension Form 4868)
 - ☐ Deadline: Pay any tax owed for 2025 (even if you extend!)
 - ☐ Deadline: Q1 2026 estimated tax payment (April 15)
 - ☐ Contribute to Solo 401(k) for 2025 (if eligible)
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May – August

- ☐ Track business mileage, meals, and expenses monthly
 - ☐ Save 25–30% of freelance income for taxes
 - ☐ Review mid-year income: adjust estimated payments if needed
 - ☐ Consider retirement contributions (SEP IRA, SIMPLE)
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September

- ☐ Deadline: Q3 2026 estimated tax payment (Sept 15)
 - ☐ Back up digital tax records (cloud storage)
 - ☐ Plan year-end moves: equipment purchases, bonuses, charitable gifts
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October – December

- ☐ Deadline: Extended 2025 return due (Oct 15)
 - ☐ Max out retirement accounts before year-end
 - ☐ Harvest tax losses in investments (if applicable)
 - ☐ Donate to charity before Dec 31 for 2026 deduction
 - ☐ Schedule a 2027 tax planning call with your advisor!
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Pro Tips from Uncle Joe

- Keep everything 3 years (IRS audit window)
- Never ignore IRS notices—even if you can't pay

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