

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)

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

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

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)

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)

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

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!

Pro Tips from Uncle Joe

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