


Estimated Tax Calculator (2025 Tax Year – Due in 2026)

Avoid Penalties with the IRS Safe Harbor Rule

 You must pay estimated tax if you expect to owe \$1,000+ when you file. Use this worksheet to calculate your safe harbor amount.

STEP 1: Find Your 2024 Total Tax

From your 2024 Form 1040, Line 24 (Total Tax):
\$ _____

 *This is your “prior year” anchor for penalty protection.*

STEP 2: Choose Your Safe Harbor Method

Option A: 100% of 2024 Tax

(110% if AGI > \$150,000)

- If AGI ≤ \$150,000 → \$ _____ (same as Step 1)
- If AGI > \$150,000 → \$ _____ × 1.10 = \$ _____

Option B: 90% of 2025 Projected Tax

(Only use if you’re confident in your estimate)

- Estimated 2025 taxable income: \$ _____
- Estimated 2025 total tax: \$ _____
- 90% of that: \$ _____ × 0.90 = \$ _____

 Use the smaller of Option A or B as your Required Annual Payment.

STEP 3: Quarterly Payment Schedule

| Quarter | Due Date | Payment Amount |
|---------|----------------|----------------|
| Q1 | April 15, 2025 | \$ _____ |

| | | |
|-------|--------------------|----------|
| Q2 | June 16, 2025 | \$ _____ |
| Q3 | September 15, 2025 | \$ _____ |
| Q4 | January 15, 2026 | \$ _____ |
| Total | | \$ _____ |

💡 Tip: Divide your Required Annual Payment by 4 for equal installments.

🚜 Farmers & Fishermen: You may pay one installment by Jan 15, 2026—or file by March 2, 2026, with full payment.

⚠️ Special Rules

- ☐ W-2 Income? Increase withholding instead of making estimated payments—no penalty risk!
- ☐ Self-employed? Include SE tax in your total tax calculation.
- ☐ Missed a payment? Use Form 2210 to annualize income and reduce penalties.

📄 How to Pay

- IRS Direct Pay: [IRS.gov/directpay](https://www.irs.gov/directpay)
- EFTPS.gov: Free electronic federal tax payment system
- Mail: Form 1040-ES voucher with check

Need Help?

Call Uncle Joe tax Svc for a free estimated tax review. We'll make sure you're protected from penalties.

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