



2025 CALENDAR

# OnPay 2025 payroll calendar

Key payroll and tax deadlines for  
you and your clients

TUE  
**21**

WED  
**22**

THU  
**23**

FRI  
**24**



Pay day

TUE  
**28**

WED  
**29**

THU  
**30**

IMPORTANT

FRI  
**31**

Tax forms due

# Table of contents

2025 Electronic fund transfer dates .....	3
First quarter overview .....	4
January - March .....	5-7
Second quarter overview .....	8
April - June .....	9-11
Third quarter overview .....	12
July - September .....	13-15
Fourth quarter overview .....	16
October - December .....	17-19



## Content you can count on

The dates and information in this calendar were reviewed and verified by Peggy James, CPA.

**Disclaimer:** If you have any questions about the data or deadlines listed in this calendar, please refer to the IRS website or the information included in [IRS Publication 509](#).

# Tax deposit schedules and due dates

Based on your payroll dates and tax liabilities, you must adhere to specific tax deposit schedules. Below, you'll find details on each schedule and their corresponding fund transfer deadlines.

## Next-day deposit schedule

For businesses with a very high tax liability (e.g., \$100,000 or more in a single day), requiring deposits the next business day.

## Semiweekly deposit schedule

For businesses following the semiweekly deposit rule, use this schedule to ensure timely electronic tax payments by the specified due dates.

First Quarter		Second Quarter		Third Quarter		Fourth Quarter	
Payroll Date	Due Date	Payroll Date	Due Date	Payroll Date	Due Date	Payroll Date	Due Date
Jan 1-3	Jan 8	Apr 1	Apr 4	Jul 1	Jul 7	Oct 1-3	Oct 8
Jan 4-7	Jan 10	Apr 2-4	Apr 9	Jul 2-4	Jul 9	Oct 4-7	Oct 10
Jan 8-10	Jan 15	Apr 5-8	Apr 11	Jul 5-8	Jul 11	Oct 8-10	Oct 16
Jan 11-14	Jan 17	Apr 9-11	Apr 17	Jul 9-11	Jul 16	Oct 11-14	Oct 17
Jan 15-17	Jan 23	Apr 12-15	Apr 18	Jul 12-15	Jul 18	Oct 15-17	Oct 22
Jan 18-21	Jan 24	Apr 16-18	Apr 23	Jul 16-18	Jul 23	Oct 18-21	Oct 24
Jan 22-24	Jan 29	Apr 19-22	Apr 25	Jul 19-22	Jul 25	Oct 22-24	Oct 29
Jan 25-28	Jan 31	Apr 23-25	Apr 30	Jul 23-25	Jul 30	Oct 25-28	Oct 31
Jan 29-31	Feb 5	Apr 26-29	May 2	Jul 26-29	Aug 1	Oct 29-31	Nov 5
Feb 1-4	Feb 7	Apr 30-May 2	May 7	Jul 30-Aug 1	Aug 6	Nov 1-4	Nov 7
Feb 5-7	Feb 12	May 3-6	May 9	Aug 2-5	Aug 8	Nov 5-7	Nov 13
Feb 8-11	Feb 14	May 7-9	May 14	Aug 6-8	Aug 13	Nov 8-11	Nov 14
Feb 12-14	Feb 20	May 10-13	May 16	Aug 9-12	Aug 15	Nov 12-14	Nov 19
Feb 15-18	Feb 21	May 14-16	May 21	Aug 13-15	Aug 20	Nov 15-18	Nov 21
Feb 19-21	Feb 26	May 17-20	May 23	Aug 16-19	Aug 22	Nov 19-21	Nov 26
Feb 22-25	Feb 28	May 21-23	May 29	Aug 20-22	Aug 27	Nov 22-25	Dec 1
Feb 26-28	Mar 5	May 24-27	May 30	Aug 23-26	Aug 29	Nov 26-28	Dec 3
Mar 1-4	Mar 7	May 28-30	Jun 4	Aug 27-29	Sep 4	Nov 29-Dec 2	Dec 5
Mar 5-7	Mar 12	May 31-Jun 3	Jun 6	Aug 30-Sep 2	Sep 5	Dec 3-5	Dec 10
Mar 8-11	Mar 14	Jun 4-6	Jun 11	Sep 3-5	Sep 10	Dec 6-9	Dec 12
Mar 12-14	Mar 19	Jun 7-10	Jun 13	Sep 6-9	Sep 12	Dec 10-12	Dec 17
Mar 15-18	Mar 21	Jun 11-13	Jun 18	Sep 10-12	Sep 17	Dec 13-16	Dec 19
Mar 19-21	Mar 26	Jun 14-17	Jun 23	Sep 13-16	Sep 19	Dec 17-19	Dec 24
Mar 22-25	Mar 28	Jun 18-20	Jun 25	Sep 17-19	Sep 24	Dec 20-23	Dec 29
Mar 26-28	Apr 2	Jun 21-24	Jun 27	Sep 20-23	Sep 26	Dec 24-26	Dec 31
Mar 29-31	Apr 4	Jun 25-27	Jul 2	Sep 24-26	Oct 1	Dec 27-30	Jan 5
		Jun 28-30	Jul 7	Sep 27-30	Oct 3	Dec 31	Jan 7

## Monthly deposit schedule

For smaller businesses with a lower tax liability, requiring deposits by the 15th of the following month.

## Quarterly deposit schedule

Typically for self-employed individuals or businesses filing estimated tax payments on a quarterly basis.

## Annual deposit schedule

For businesses with minimal tax liability, allowing a single annual payment when filing Form 944.

## Seasonal deposit schedule

For seasonal businesses that only operate part of the year, aligning deposits with periods of activity.

## Welcome to 2025!

The first quarter presents a dual focus: helping small business clients close out last year's tax obligations while laying a foundation for the year ahead. Below, we've outlined key Q1 to-dos and recommendations to set your firm's clients up for success in 2025.

## January

- ☐ **Financial performance review:** Evaluate your clients' financial performance from the previous quarter and identify areas for improvement.
- ☐ **W-4 updates:** Advise clients to check for employee changes (e.g. withholding adjustments or address updates)
- ☐ **Audit payroll records:** Ensure clients are in compliance with year-end reporting and new year updates
- ☐ **State and federal minimum wage updates:** Review and ensure your small business clients remain compliant
- ☐ **Update paid time Off (PTO) balances:** Update employee balances and policies for the new year
- ☐ **Update benefits and policies:** Clients should distribute a revised employee handbook and communicate any changes.
- ☐ **Annual payroll tax return filing deadlines:** File Forms 940, 943, 944, and 945 by January 31st
- ☐ **File and distribute year-end tax forms:** File W-2s/W3s and 1099-NECs with the IRS (and states, if necessary) and distribute employee copies of W-2s and contractor copies of 1099s by January 31st
- ☐ **State unemployment rates:** Implement state unemployment rate changes, if applicable
- ☐ **Federal and state withholding:** Implement updates to withholding tables for federal and state income taxes, if needed
- ☐ **Quarterly and monthly payroll tax return filing deadlines:** Prepare and submit Form 941 for Q4 2024; prepare and submit Q4 2024 state withholding returns by the appropriate deadline (if unsure check your state resources); prepare and submit Q4 2024 state unemployment reports by the appropriate deadline

## February

- ☐ **Audit worker classifications:** Review worker classification rules for independent contractors vs. employees to avoid potential penalties
- ☐ **Review changes to state laws and regulations:** For example, Michigan's minimum wage increases on February 21st.

## March

- ☐ **Prepare for Q1 payroll tax filings in April:** Ensure all federal, state, and local payroll taxes are up to date.
- ☐ **For S-corps,** submit Form 1120-S and distribute Schedule K-1s to shareholders by March 17th
- ☐ **For partnerships,** submit Form 1065 and distribute Schedule K-1s to partners by March 17th

## Q1 holidays

Jan 1 – New Year's Day

Jan 10 – Martin Luther King Jr. Day

Feb 17 – Washington's Birthday



## How to get it right

### Making the most of the first quarter

The first few months of the year are ideal for reflecting on the previous one and establishing goals for the year ahead.

Helping clients assess their financial health based on the previous year's performance can proactively identify opportunities and mitigate business risks in the future.

Additionally, use these months to review and update your employee handbook and set clear employee goals that align with your business objectives.



# January 2025

■ Tax deposits  
■ Forms and filing deadlines  
■ Federal holidays

Sun	Mon	Tue	Wed	Thu	Fri	Sat
29	30	31	1 New Year's Day	2	3	4
5	6	7	8	9	10	11
12	13	14	15 Monthly tax deposit Nonpayroll deposit	16	17	18
19	20 MLK Day	21	22	23	24	25
26	27	28	29	30	31 File Form 940, 941, 943, 944, 945 Deadline to issue W-2s File 1099-NEC	1

## January 01

New Year's Day – Federal banking holiday.

## January 15

**Social Security, Medicare, and withheld federal income tax.** If the monthly deposit rule applies, deposit the tax for payments made in December 2024.

**Nonpayroll withholding.** If the monthly deposit rule applies, deposit the tax for payments made in December 2024.

## January 20

Martin Luther King, Jr.'s Birthday/Inauguration Day – Federal banking holiday.

## January 31

**All employers.** Give your employees their copies of Form W-2 for 2024. If an employee agreed to receive Form W-2 electronically, have it posted on a website and notify the employee of the posting. File Form W-3, Transmittal of Wage and Tax Statements, along with Copy A of all the Forms W-2 you issued for 2024.

**Payers of nonemployee compensation.** File Form 1099-NEC for nonemployee compensation paid in 2024.

**Federal unemployment (FUTA) tax.** File Form 940 for 2024. If your undeposited tax is \$500 or less, you can either pay it with your return or deposit it. If it is more than \$500, you must deposit it.

**Nonpayroll taxes.** File Form 945 to report income tax withheld for 2024 on all nonpayroll items, including backup withholding and withholding on pensions, annuities, IRAs, gambling winnings, and payments of Indian gaming profits to tribal members. Deposit or pay any undeposited tax under the accuracy of deposits rule. If your tax liability is less than \$2,500, you can pay it in full with a timely filed return.

**Social Security, Medicare, and withheld federal income tax.** File Form 941 for the fourth quarter of 2024. Deposit or pay any undeposited tax under the accuracy of deposits rule. If your tax liability is less than \$2,500, you can pay it in full with a timely filed return.

**Certain small employers.** File Form 944 to report social security and Medicare taxes and withheld income tax for 2024. Deposit or pay any undeposited tax under the accuracy of deposits rule. If your tax liability is \$2,500 or more for 2024 but less than \$2,500 for the fourth quarter, deposit any undeposited tax or pay it in full with a timely filed return.

**Farm employers.** File Form 943 to report social security and Medicare taxes and withheld income tax for 2024. Deposit or pay any undeposited tax under the accuracy of deposits rule. If your tax liability is less than \$2,500, you can pay it in full with a timely filed return.

**Extended due dates.** If you timely deposit in full the tax you're required to report on Form 940, 941, 943, 944, or 945, you may file the return by the 10th day of the 2nd month that follows the end of the return period.

# February 2025

■ Tax deposits  
■ Forms and filing deadlines  
■ Federal holidays

Sun	Mon	Tue	Wed	Thu	Fri	Sat
26	27	28	29	30	31	1
					File Form 940, 941, 943, 944, 945 Deadline to issue W-2s File 1099-NEC	
2	3	4	5	6	7	8
9	10	11	12	13	14	15
	Extended deadline to file Form 940, 941, 943, 944, 945					
16	17	18	19	20	21	22
	Washington's birthday	Monthly tax deposit Nonpayroll deposit				
23	24	25	26	27	28	1
					File Form W-2G/1096 File Form 1094/1095 File Form 8027	

## February 10

**Nonpayroll taxes.** File Form 945 to report income tax withheld for 2024 on all nonpayroll items. This due date applies only if you deposited the tax for the year timely, properly, and in full.

**Social Security, Medicare, and withheld federal income tax.** File Form 941 for the fourth quarter of 2024. This due date applies only if you deposited the tax for the quarter timely, properly, and in full.

**Certain small employers.** File Form 944 to report social security and Medicare taxes and withheld income tax for 2024. This due date applies only if you deposited the tax for the year timely, properly, and in full.

**Farm employers.** File Form 943 to report social security and Medicare taxes and withheld income tax for 2024. This due date applies only if you deposited the tax for the year timely, properly, and in full.

**Federal unemployment (FUTA) tax.** File Form 940 for 2024. This due date applies only if you deposited the tax for the year timely, properly, and in full.

## February 17

Washington's Birthday - Federal banking holiday.

## February 18

**Social security, Medicare, and withheld income tax.** If the monthly deposit rule applies, deposit the tax for payments made in January.

**Nonpayroll withholding.** If the monthly deposit rule applies, deposit the tax for payments made in January.

**All employers.** Begin withholding income tax from the pay of any employee who claimed exemption from withholding in 2024, but didn't give you Form W-4 (or Form W-4 (sp), its Spanish version) to continue the exemption this year.

## February 28

**Health coverage reporting to IRS.** If you're an Applicable Large Employer, file paper Forms 1094-C, Transmittal of Employer-Provided Health Insurance Offer and Coverage Information Returns, and 1095-C with the IRS. For all other providers of minimum essential coverage, file paper Forms 1094-B, Transmittal of Health Coverage Information Returns, and 1095-B with the IRS. If you're filing any of these forms with the IRS electronically, your due date for filing them will be extended to March 31. See the Instructions for Forms 1094-B and 1095-B, and the Instructions for Forms 1094-C and 1095-C for more information about the information reporting requirements.

**Large food and beverage establishment employers.** File Form 8027, Employer's Annual Information Return of Tip Income and Allocated Tips. Use Form 8027-T, Transmittal of Employer's Annual Information Return of Tip Income and Allocated Tips, to summarize and transmit paper Forms 8027 if you have more than one establishment. If you file Forms 8027 electronically, your due date for filing them with the IRS will be extended to March 31.

# March 2025

■ Tax deposits  
■ Forms and filing deadlines  
■ Federal holidays

Sun	Mon	Tue	Wed	Thu	Fri	Sat
23	24	25	26	27	28	1
					File Form W-2G/1096	
					File Form 1094/1095	
					File Form 8027	
2	3	4	5	6	7	8
	Deadline to provide Form 1095-B/1095-C to employees					
9	10	11	12	13	14	15
16	17	18	19	20	21	22
	Monthly tax deposit					
	Nonpayroll deposit					
23	24	25	26	27	28	29
30	31	1	2	3	4	5
	Electronic filing deadline for Form W-2G, 1096, 1094, 1095, 8027					

## March 3

**Health coverage reporting to employees.** If you're an Applicable Large Employer, provide Form 1095-C, Employer-Provided Health Insurance Offer and Coverage, to full-time employees. For all other providers of minimum essential coverage, provide Form 1095-B, Health Coverage, to responsible individuals. See the Instructions for Forms 1094-B and 1095-B, and the Instructions for Forms 1094-C and 1095-C for more information about the information reporting requirements.

## March 17

**Social Security, Medicare, and withheld federal income tax.** If the monthly deposit rule applies, deposit the tax for payments made in February.

**Nonpayroll withholding.** If the monthly deposit rule applies, deposit the tax for payments made in February.

## March 31

**Electronic filing of Forms 8027.** File Forms 8027 for 2024. This due date applies only if you electronically file. Otherwise, see Large food and beverage establishment employers under February 28, earlier.

**Electronic filing of Forms 1094-C and 1095-C and Forms 1094-B and 1095-B.** If you're an Applicable Large Employer, file electronic Forms 1094-C and 1095-C with the IRS. For all other providers of minimum essential coverage, file electronic Forms 1094-B and 1095-B with the IRS. Otherwise, see Health coverage reporting to IRS under February 28, earlier.



### GOOD TO KNOW

Over a dozen states have rules that require employers to offer their employees access to retirement savings.

The second quarter of the year can be a busy time for many businesses with tax deadlines, mid-year planning, and seasonal hiring for the summer season. Below we've outlined some of the top monthly to-dos you and your clients should be aware of going into the spring.

### April

- ☐ **Tax day:** Be sure clients have filed their personal tax returns or extensions by the April 15 deadline.
- ☐ **W-4 updates:** Advise clients to check for employee changes (e.g. withholding adjustments or address updates)
- ☐ **Q1 payroll taxes:** Prepare and submit Q1 Form 941 by the April 30th deadline; prepare and submit Q1 state payroll tax payments by the appropriate deadline; prepare and submit Q1 state unemployment reports by the appropriate deadline
- ☐ **Contractor reporting:** Begin tracking payments to contractors from January to determine if they meet the IRS reporting threshold and will require a 1099-NEC.

### May

- ☐ **Seasonal hires:** Confirm payroll setup for summer hires or interns, ensuring proper classifications and compliance with labor laws
- ☐ **Cash flow review:** Advise clients to review their cash flow trends and ensure funds are available for business and payroll needs during slower summer months
- ☐ **Employee benefits check:** Review clients' benefits offerings for mid-year updates or any changes with any new regulations

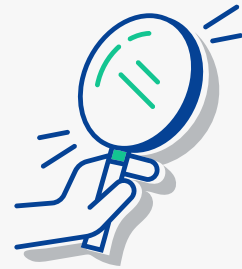
### June

- ☐ **Mid-year planning:** Check in with clients and see how they are doing with the goals set in January and determine if any adjustments are needed.
- ☐ **Mid-year payroll audit:** Conduct a mid-year audit to identify any discrepancies in tax withholdings, employee classifications, or benefits deductions.
- ☐ **Prepare for Q2 payroll tax filings in July:** Ensure all federal, state, and local payroll taxes are up to date.
- ☐ **Plan ahead for bonuses:** Discuss budgeting for potential mid-year or holiday bonuses

### Q2 holidays

May 26 – Memorial Day

Jun 19 – Juneteenth



### How to get it right

### Making the most of the second quarter

The second quarter is a great time to continue talking to clients about the business goals they set in January and ensure they are preparing for the rest of the year. For some clients it may be getting ready for seasonal or summer hires, and for others it can involve looking at cash flow and preparing for seasonal slow downs or bonuses.

Sun	Mon	Tue	Wed	Thu	Fri	Sat
30	31 Electronic filing deadline for Form W-2s, 1096, 1094, 1095, 8027	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15 Tax day Monthly tax deposit Nonpayroll deposit File schedule H (Household employers)	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30 File form 941 for Q1 Deposit FUTA tax (if greater than \$500)	1	2	3

## April 15

**Tax Day.** Federal tax filing deadline for individual income tax returns, pay any owed taxes for 2024, and file extensions (Form 4868) for individual tax returns.

**Social Security, Medicare, and withheld federal income tax.** If the monthly deposit rule applies, deposit the tax for payments made in March.

**Nonpayroll withholding.** If the monthly deposit rule applies, deposit the tax for payments made in March.

**Household employers.** If you paid cash wages of \$2,700 or more in 2024 to a household employee, you must file Schedule H (Form 1040). If you're required to file a federal income tax return (Form 1040 or Form 1040-SR), file Schedule H (Form 1040) with the return and report any household employment taxes. Report any federal unemployment (FUTA) tax on Schedule H (Form 1040) if you paid total cash wages of \$1,000 or more in any calendar quarter of 2023 or 2024 to household employees. Also, report any income tax you withheld for your household employees. For more information, see Pub. 926.

**Corporations.** File a 2024 calendar year income tax return (Form 1120) and pay any tax due. If you want an automatic 6-month extension of time to file the return, file Form 7004 and deposit what you estimate you owe in taxes. Deposit the first installment of estimated income tax for 2025.

## April 30

**Social Security, Medicare, and withheld federal income tax.** File Form 941 for the first quarter of 2025. Deposit or pay any undeposited tax under the accuracy of deposits rule. If your tax liability is less than \$2,500, you can pay it in full with a timely filed return. If you deposited the tax for the quarter timely, properly, and in full, you have until May 12 to file the return.

**Federal unemployment (FUTA) tax.** Deposit the tax owed through March if more than \$500.

# May 2025

- Tax deposits
- Forms and filing deadlines
- Federal holidays

Sun	Mon	Tue	Wed	Thu	Fri	Sat
27	28	29	30 File form 941 for Q1 Deposit FUTA tax (if greater than \$500)	1	2	3
4	5	6	7	8	9	10
11	12 File Form 941 for Q1	13	14	15 Monthly tax deposit Nonpayroll deposit	16	17
18	19	20	21	22	23	24
25	26 Memorial Day	27	28	29	30	31

## May 12

**Social Security, Medicare, and withheld federal income tax.** File Form 941 for the first quarter of 2025. This due date applies only if you deposited the tax for the quarter timely, properly, and in full.

## May 15

**Social Security, Medicare, and withheld federal income tax.** If the monthly deposit rule applies, deposit the tax for payments made in April.

**Nonpayroll withholding.** If the monthly deposit rule applies, deposit the tax for payments made in April.

## May 26

Memorial Day - Federal banking holiday.

# June 2025

■ Tax deposits  
■ Forms and filing Deadlines  
■ Federal holidays

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16 Monthly tax deposit Nonpayroll deposit	17	18	19 Juneteenth	20	21
22	23	24	25	26	27	28
29	30	1	2	3	4 Independence Day	5

## June 16

**Social Security, Medicare, and withheld federal income tax.** If the monthly deposit rule applies, deposit the tax for payments made in May.

**Nonpayroll withholding.** If the monthly deposit rule applies, deposit the tax for payments made in May.

## June 19

Juneteenth - Federal banking holiday.



### GOOD TO KNOW

Five states mandate employers provide short-term disability insurance coverage:  
*California, Hawaii, New Jersey, New York, and Rhode Island.*

The third quarter can be a slow time depending on the seasonality of your clients' businesses. However, it's also a great opportunity to help them get ahead. This is an ideal time to start planning for next year's employee benefits or preparing for a busy end-of-year and holiday rush. Below are some suggested actions to support your clients during these months.

## July

- ☐ **Q2 Payroll taxes:** Prepare and submit Q2 Form 941 by the July 31st deadline; prepare and submit Q2 state payroll tax payments by the appropriate deadline; prepare and submit Q2 state unemployment reports (if applicable) by the appropriate deadline.
- ☐ **Mid-year financial review:** Encourage clients to review year-to-date payroll expenses, tax liabilities, and cash flow trends
- ☐ **Wage and labor law updates:** Check for any federal or state minimum wage or labor law updates effective mid-year. Many jurisdictions have July minimum wage increases
- ☐ **Audit seasonal hires:** Verify payroll and benefits setup for summer employees or interns

## August

- ☐ **Tax planning kickoff:** Begin the conversations with clients on potential tax-saving measures for the remainder of the year
- ☐ **Review benefits:** Prepare for open enrollment to ensure their benefits providers and plans are ready.
- ☐ **Safe harbor deadline:** For clients looking to offer a Safe Harbor 401(k), ensure they establish their plan by the August 31st deadline

## June

- ☐ **Prepare for Q3 payroll tax filings in October:** Ensure all federal, state, and local payroll taxes are up to date.
- ☐ **Year-end hiring prep:** Discuss staffing plans for the holiday season and any hiring needs
- ☐ **Employee PTO review:** Assist clients with managing unused employee PTO or vacation balances
- ☐ **Review changes to state laws and regulations:** For example, Florida's minimum wage increases on September 30.

### Q3 holidays

Jul 4 – Independence Day

Sept 1 – Labor Day



### How to get it right

### Making the most of the third quarter

The third quarter is a great time to check in with your clients and see if there are any additional services they may need. This is also a good opportunity to assist them in exploring or updating employee benefits packages for the upcoming year.



# July 2025

- Tax deposits
- Forms and filing deadlines
- Federal holidays

Sun	Mon	Tue	Wed	Thu	Fri	Sat
29	30	1	2	3	4 Independence Day	5
6	7	8	9	10	11	12
13	14	15 Monthly tax deposit Nonpayroll deposit	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31 File form 941 for Q2 File form 5500 Deposit FUTA tax (if greater than \$500)	1	2

## July 4

Independence Day – Federal banking holiday.

## July 15

**Social Security, Medicare, and withheld federal income tax.** If the monthly deposit rule applies, deposit the tax for payments made in June.

**Nonpayroll withholding.** If the monthly deposit rule applies, deposit the tax for payments made in June.

## July 31

**Social Security, Medicare, and withheld federal income tax.** File Form 941 for the second quarter of 2025. Deposit or pay any undeposited tax under the accuracy of deposits rule. If your tax liability is less than \$2,500, you can pay it in full with a timely filed return. If you deposited the tax for the quarter timely, properly, and in full, you have until August 11 to file the return.

**Certain small employers.** Deposit any undeposited tax if your tax liability is \$2,500 or more for 2025 but less than \$2,500 for the second quarter.

**Federal unemployment (FUTA) tax.** Deposit the tax owed through June if more than \$500.

**All employers.** If you maintain an employee benefit plan, such as a pension, profit-sharing, or stock bonus plan, file Form 5500 or 5500-EZ for calendar year 2024. If you use a fiscal year as your plan year, file the form by the last day of the seventh month after the plan year ends. For more information on filing these forms, go to [IRS.gov/form5500](https://www.irs.gov/form5500).

# August 2025

- Tax deposits
- Forms and filing deadlines
- Federal holidays

Sun	Mon	Tue	Wed	Thu	Fri	Sat
27	28	29	30	31	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
	File Form 941 for Q2				Monthly tax deposit	
					Nonpayroll deposit	
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31	1	2	3	4	5	6
	Labor Day					

## August 11

**Social Security, Medicare, and withheld federal income tax.** File Form 941 for the second quarter of 2025. This due date applies only if you deposited the tax for the quarter timely, properly, and in full.

## August 15

**Social Security, Medicare, and withheld federal income tax.** If the monthly deposit rule applies, deposit the tax for payments made in June.

**Nonpayroll withholding.** If the monthly deposit rule applies, deposit the tax for payments made in June.

# September 2025

- Tax deposits
- Forms and Filing deadlines
- Federal holidays

Sun	Mon	Tue	Wed	Thu	Fri	Sat
31	1 Labor Day	2	3	4	5	6
7	8	9	10	11	12	13
14	15 Monthly tax deposit Nonpayroll deposit	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	1	2	3	4

## September 1

Labor Day – Federal banking holiday.

## September 15

**Social Security, Medicare, and withheld federal income tax.** If the monthly deposit rule applies, deposit the tax for payments made in August.

**Nonpayroll withholding.** If the monthly deposit rule applies, deposit the tax for payments made in August.



## GOOD TO KNOW

Workers' compensation insurance is required in all states except Texas and South Dakota, though coverage is still highly recommended.

The final quarter presents an ideal opportunity to guide your clients on year-end tax planning, holiday payroll considerations, and finalizing benefits plans for the coming year. Below are suggested actions to help your clients navigate these busy months successfully.

### October

- ☐ **Q3 Payroll taxes:** Prepare and submit Q3 Form 941 by the October 31st deadline; prepare and submit Q3 state payroll tax payments by the appropriate deadline; prepare and submit Q3 state unemployment reports by the appropriate deadline.
- ☐ **Year-end tax planning:** Begin working with clients to finalize year-end tax savings strategies
- ☐ **Holiday payroll prep:** Help clients prepare for holiday bonuses and any changes to payroll schedules due to holidays
- ☐ **Update W-4s:** Have clients encourage employees to review and update their W-4 forms for accurate withholdings in the upcoming year

### November

- ☐ **Year-end reporting prep:** Begin organizing data for W-2s, 1099s, and other required forms and make sure clients have W-9s on file for contractors and vendors who will receive 1099s
- ☐ **Open enrollment support:** Assist clients in managing open enrollment for employee benefits.
- ☐ **Holiday staffing plans:** Finalize any hiring needs for the busy holiday season

### December

- ☐ **Year-end payroll review:** Conduct a final payroll audit for the year, ensuring all wages, bonuses, and commissions are correctly reported
- ☐ **Year-end tax planning:** Review any last-minute tax-savings opportunities and discuss with your clients
- ☐ **Compliance check:** Ensure that all state and federal filings are up to date and that your clients are in compliance with year-end reporting requirements

### Q4 holidays

Oct 13 – Indigenous Peoples' Day

Nov 11 – Veterans Day

Nov 27 – Thanksgiving

Dec 25 – Christmas Day



### How to get it right

### Making the most of the fourth quarter

These last few months are important for helping clients finish off the year strong and meet the goals they set in January. It's also an opportunity to reflect on the work you and your clients have done together over the past year and begin planning for the next. This includes reviewing the scope of services you offer and updating the engagement letter to reflect new goals or expanded services for the new year.

# October 2025

- Tax deposits
- Forms and filing deadlines
- Federal holidays

Sun	Mon	Tue	Wed	Thu	Fri	Sat
28	29	30	1	2 Tax deposit	3	4
5	6	7	8	9	10	11
12	13 Indigenous Peoples' Day	14	15 Monthly tax deposit Nonpayroll deposit	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31 File form 941 for Q3 Deposit FUTA tax (if greater than \$500)	1

## October 13

Indigenous Peoples' Day - Federal banking holiday.

## October 15

**Social Security, Medicare, and withheld federal income tax.** If the monthly deposit rule applies, deposit the tax for payments made in September.

**Nonpayroll withholding.** If the monthly deposit rule applies, deposit the tax for payments made in September.

## October 31

**Social Security, Medicare, and withheld federal income tax.** File Form 941 for the third quarter of 2025. Deposit or pay any undeposited tax under the accuracy of deposits rule. If your tax liability is less than \$2,500, you can pay it in full with a timely filed return. If you deposited the tax for the quarter timely, properly, and in full, you have until November 10 to file the return.

**Certain small employers.** Deposit any undeposited tax if your tax liability is \$2,500 or more for 2025 but less than \$2,500 for the third quarter.

**Federal unemployment (FUTA) tax.** Deposit the tax owed through September if more than \$500.

# November 2025

■ Tax deposits  
■ Forms and filing deadlines  
■ Federal holidays

Sun	Mon	Tue	Wed	Thu	Fri	Sat
26	27	28	29	30	31 File form 941 for Q3	1
2	3	4	5	6	7	8
9	10 File form 941 for Q3	11 Veterans Day	12	13	14	15
16	17 Monthly tax deposit Nonpayroll deposit	18	19	20	21	22
23	24	25	26	27 Thanksgiving Day	28	29
30	1	2	3	4	5	6

## During November

**Income tax withholding.** Encourage employees to fill out a new Form W-4 or Form W-4 (sp) for 2026 if they experienced any personal or financial changes. Examples of changes that could require a new Form W-4 include changing the filing status on a tax return, changing the number of jobs worked during the year, and other income, deductions, or credits. The 2026 revision of Form W-4 will be available at [IRS.gov/FormW4](https://www.irs.gov/FormW4) by mid-December. Encourage your employees to use the IRS Tax Withholding Estimator available at [IRS.gov/W4App](https://www.irs.gov/W4App).

## November 10

**Social Security, Medicare, and withheld federal income tax.** File Form 941 for the third quarter of 2025. This due date applies only if you deposited the tax for the quarter timely, properly, and in full.

## November 11

Veterans Day – Federal banking holiday.

## November 17

**Social Security, Medicare, and withheld federal income tax.** If the monthly deposit rule applies, deposit the tax for payments made in October.

**Nonpayroll withholding.** If the monthly deposit rule applies, deposit the tax for payments made in October.

## November 27

Thanksgiving Day – Federal banking holiday.

# December 2025

- Tax deposits
- Forms and filing deadlines
- Federal holidays

Sun	Mon	Tue	Wed	Thu	Fri	Sat
30	1	2 Tax deposit	3 Filing deadline	4	5	6
7	8	9	10	11	12	13
14	15 Monthly tax deposit Nonpayroll deposit	16	17	18	19	20
21	22	23	24	25 Christmas Day	26	27
28	29	30	31	1 New Year's Day	2	3

## December 15

**Social Security, Medicare, and withheld federal income tax.** If the monthly deposit rule applies, deposit the tax for payments made in November.

**Nonpayroll withholding.** If the monthly deposit rule applies, deposit the tax for payments made in November.

## December 25

Christmas Day – Federal banking holiday.



### GOOD TO KNOW

Several states like New York and Washington require workplace harassment training, while others like Florida and Colorado encourage it. Even where not mandated, this training helps maintain a safe work environment.

SAT  
**25**

SUN  
**26**

MON  
**27**

SAT  
**1**

SUN  
**2**

MON  
**3**