

2026 CALENDAR

OnPay 2026 payroll calendar

Key payroll and tax deadlines for
you and your clients

SUN
21

MON
22

TUE
23

WED
24



Payday

SUN
28

MON
29

TUE
30

IMPORTANT

WED
31

Tax forms due

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January - March	5-7
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July - September	13-15
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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. 1-2	Jan. 7	Apr. 1-3	Apr. 8	July 1-3	July 8	Oct. 1-2	Oct. 7
Jan. 3-6	Jan. 9	Apr. 4-7	Apr. 10	July 4-7	July 10	Oct. 3-6	Oct. 9
Jan. 7-9	Jan. 14	Apr. 8-10	Apr. 15	July 8-10	July 15	Oct. 7-9	Oct. 15
Jan. 10-13	Jan. 16	Apr. 11-14	Apr. 20	July 11-14	July 17	Oct. 10-13	Oct. 16
Jan. 14-16	Jan. 22	Apr. 15-17	Apr. 22	July 15-17	July 22	Oct. 14-16	Oct. 21
Jan. 17-20	Jan. 23	Apr. 18-21	Apr. 24	July 18-21	July 24	Oct. 17-20	Oct. 23
Jan. 21-23	Jan. 28	Apr. 22-24	Apr. 29	July 22-24	July 29	Oct. 21-23	Oct. 28
Jan. 24-27	Jan. 30	Apr. 25-28	May 1	July 25-28	July 31	Oct. 24-27	Oct. 30
Jan. 28-30	Feb. 4	Apr. 29-May 1	May 6	July 29-31	Aug. 5	Oct. 28-30	Nov. 4
Jan. 31-Feb. 3	Feb. 6	May 2-5	May 8	Aug. 1-4	Aug. 7	Oct. 31-Nov. 3	Nov. 6
Feb. 4-6	Feb. 11	May 6-8	May 13	Aug. 5-7	Aug. 12	Nov. 4-6	Nov. 12
Feb. 7-10	Feb. 13	May 9-12	May 15	Aug. 8-11	Aug. 14	Nov. 7-10	Nov. 16
Feb. 11-13	Feb. 19	May 13-15	May 20	Aug. 12-14	Aug. 19	Nov. 11-13	Nov. 18
Feb. 14-17	Feb. 20	May 16-19	May 22	Aug. 15-18	Aug. 21	Nov. 14-17	Nov. 20
Feb. 18-20	Feb. 25	May 20-22	May 28	Aug. 19-21	Aug. 26	Nov. 18-20	Nov. 25
Feb. 21-24	Feb. 27	May 23-26	May 29	Aug. 22-25	Aug. 28	Nov. 21-24	Nov. 30
Feb. 25-27	Mar. 4	May 27-29	June 3	Aug. 26-28	Sept. 2	Nov. 25-27	Dec. 2
Feb. 28-Mar. 3	Mar. 6	May 30-June 2	June 5	Aug. 29-Sept. 1	Sept. 4	Nov. 28-Dec. 1	Dec. 4
Mar. 4-6	Mar. 11	June 3-5	June 10	Sept. 2-4	Sept. 10	Dec. 2-4	Dec. 9
Mar. 7-10	Mar. 13	June 6-9	June 12	Sept. 5-8	Sept. 11	Dec. 5-8	Dec. 11
Mar. 11-13	Mar. 18	June 10-12	June 17	Sept. 9-11	Sept. 16	Dec. 9-11	Dec. 16
Mar. 14-17	Mar. 20	June 13-16	June 22	Sept. 12-15	Sept. 18	Dec. 12-15	Dec. 18
Mar. 18-20	Mar. 25	June 17-19	June 24	Sept. 16-18	Sept. 23	Dec. 16-18	Dec. 23
Mar. 21-24	Mar. 27	June 20-23	June 26	Sept. 19-22	Sept. 25	Dec. 19-22	Dec. 28
Mar. 25-27	Apr. 1	June 24-26	July 1	Sept. 23-25	Sept. 30	Dec. 23-25	Dec. 30
Mar. 28-31	Apr. 3	June 27-30	July 6	Sept. 26-29	Oct. 2	Dec. 26-29	Jan. 4
				Sept. 30	Oct. 7	Dec. 30-31	Jan. 6

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 2026!

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 2026.

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:** Remind clients to update employee balances and policies for the new year.
- Update benefits and policies:** Clients should distribute a revised employee handbook and communicate any changes.
- 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.

February

- Annual payroll tax return filing deadlines:** File Forms 940, 943, 944, and 945 by 2/2/26*.
- Quarterly and monthly payroll tax return filing deadlines:** Prepare and submit client(s) Form 941 for Q4 2025 by 2/2/26*; prepare and submit Q4 2025 state withholding returns by the appropriate deadline (if unsure check your state resources); prepare and submit Q4 2025 state unemployment reports by the appropriate deadline.
- File and distribute year-end tax forms:** File W-2s/W3s and 1099-NECs with the IRS (and states, if necessary) and be sure clients distribute employee copies of W-2s and contractor copies of 1099s by 2/2/26.*
- Audit worker classifications:** Review worker classification rules for independent contractors vs. employees to avoid potential penalties.

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 16.
- For partnerships:** Submit Form 1065 and distribute Schedule K-1s to partners by March 16.

Q1 holidays

Jan 1 – New Year's Day

Jan 19 – Martin Luther King Jr. Day

Feb 16 – 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.

*The typical deadline of January 31 falls on a Saturday, so this year's deadline is the next business day: Monday, February 2.

January 2026

- Tax deposits
- Forms and filing deadlines
- Federal holidays

Sun	Mon	Tue	Wed	Thu	Fri	Sat
28	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 MLK Day	20	21	22	23	24
25	26	27	28	29	30	31

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 2025.

Nonpayroll withholding. If the monthly deposit rule applies, deposit the tax for payments made in December 2025.

January 19

Martin Luther King, Jr.'s Birthday - Federal banking holiday.

February 2*

All employers. Give your employees their copies of Form W-2 for 2025. 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 2025.

Payers of nonemployee compensation. File Form 1099-NEC for nonemployee compensation paid in 2025.

Federal unemployment (FUTA) tax. File Form 940 for 2025. 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 2025 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 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.

Certain small employers. File Form 944 to report social security and Medicare taxes and withheld income tax for 2025. Deposit or pay any undeposited tax under the accuracy of deposits rule. If your tax liability is \$2,500 or more for 2025 but less than \$2,500 for the fourth quarter, deposit any undeposited tax or pay it in full with a timely filed return.

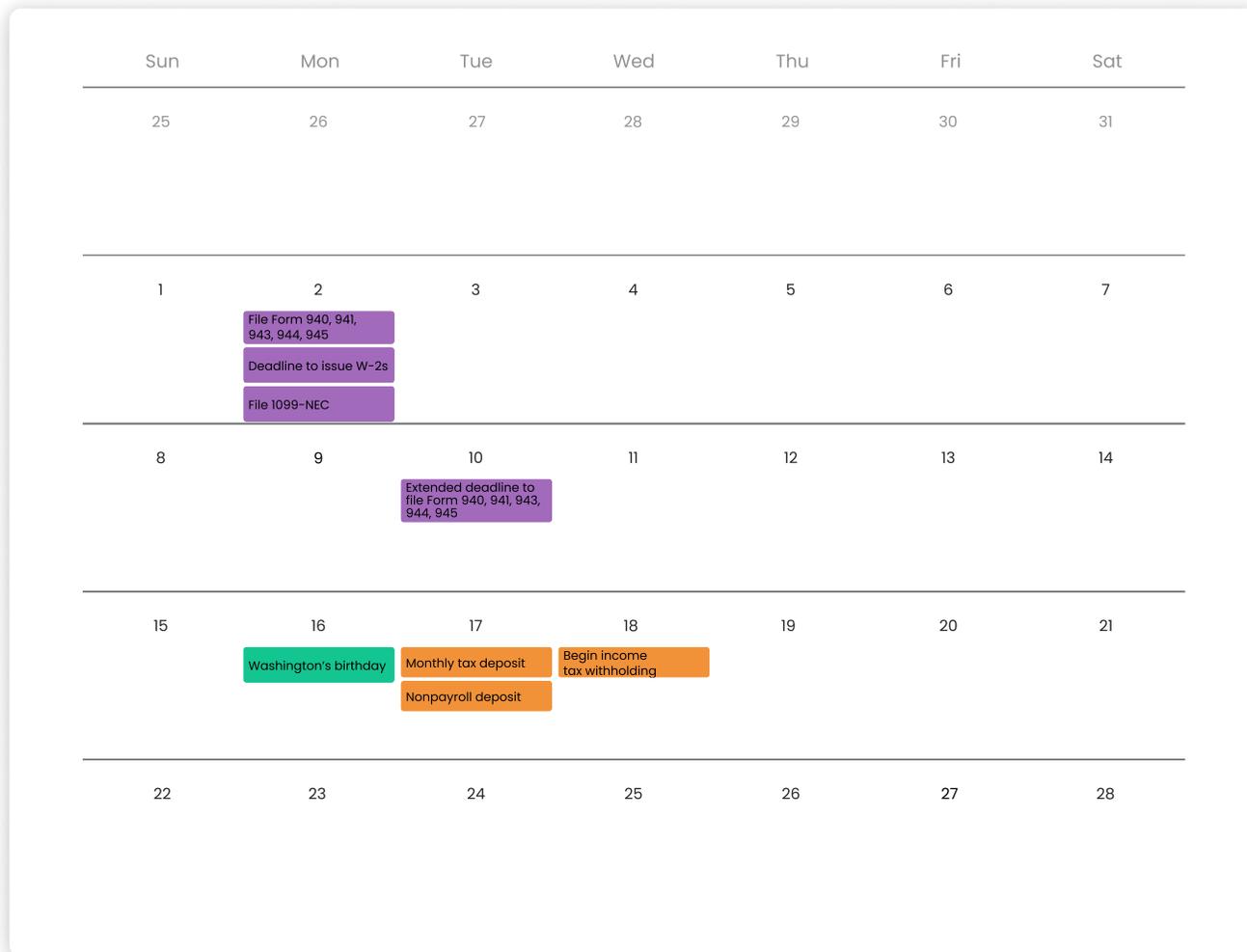
Farm employers. File Form 943 to report social security and Medicare taxes and withheld income tax for 2025. Deposit or pay any undeposited tax under the accuracy of deposits rule. If your tax liability is less than \$2,500, you can pay it in full with a timely filed return.

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.

**The typical postmark deadline of January 31 falls on a Saturday, so this year's deadline is the next business day: Monday, February 2, 2026.*

February 2026

- Tax deposits
- Forms and filing deadlines
- Federal holidays



February 10

Nonpayroll taxes. File Form 945 to report income tax withheld for 2025 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 2025. 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 2025. 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 2025. 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 2025. This due date applies only if you deposited the tax for the year timely, properly, and in full.

February 16

Washington's Birthday - Federal banking holiday.

February 17

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.

February 18

All employers. Begin withholding income tax from the pay of any employee who claimed exemption from withholding in 2025, but didn't give you Form W-4 (or Form W-4 (sp), its Spanish version) to continue the exemption this year.

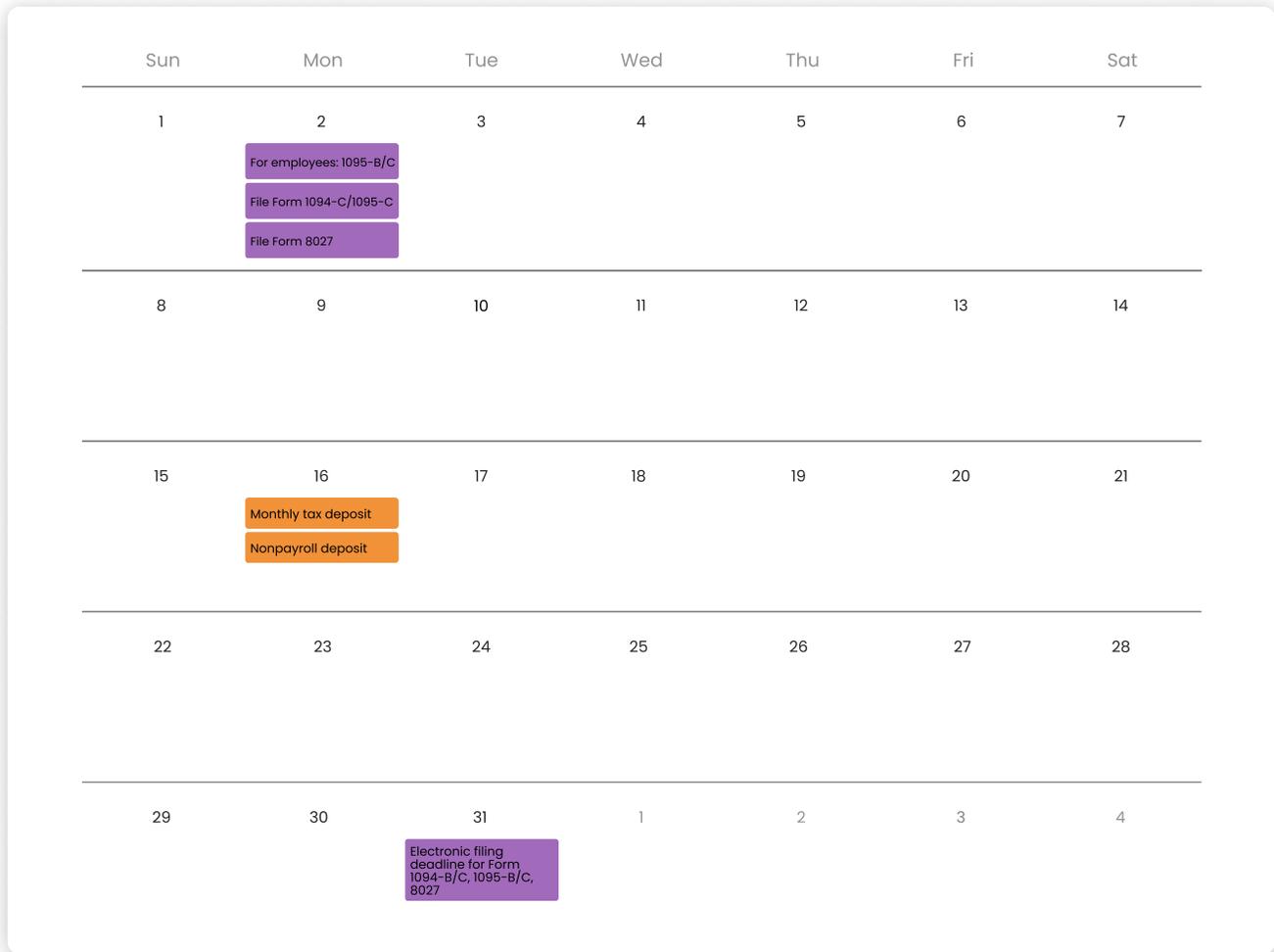


GOOD TO KNOW

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

March 2026

- Tax deposits
- Forms and filing deadlines
- Federal holidays



March 2

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

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.

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 16

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 2025. This due date applies only if you electronically file. Otherwise, see large food and beverage establishment employers under March 2, 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 March 2, earlier.

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 any client 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 25 - Memorial Day

June 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.

April 2026

- Tax deposits
- Forms and filing deadlines
- Federal holidays

Sun	Mon	Tue	Wed	Thu	Fri	Sat
30	31 Electronic filing deadline for Form 1094-B/C, 1095-B/C, 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 2025, 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 \$2,800 or more in 2025 to a household employee, you must file Schedule H (Form 1040), Household Employment Taxes. 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 2024 or 2025 to household employees. Also, report any income tax you withheld for your household employees. For more info, see Pub. 926.

Corporations. File a 2025 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 2026.

April 30

Social Security, Medicare, and withheld federal income tax. File Form 941 for the first quarter of 2026. 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 11 to file the return.

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

May 2026

- Tax deposits
- Forms and filing deadlines
- Federal holidays

Sun	Mon	Tue	Wed	Thu	Fri	Sat
26	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 File Form 941 for Q1	12	13	14	15 Monthly tax deposit Nonpayroll deposit	16
17	18	19	20	21	22	23
24	25 Memorial Day	26	27	28	29	30

May 11

Social Security, Medicare, and withheld federal income tax. File Form 941 for the first quarter of 2026. 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 25

Memorial Day - Federal banking holiday.

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Need a hand with payroll?

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[Learn more](#)



June 2026

- Tax deposits
- Forms and filing deadlines
- Federal holidays

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

June 15

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 slower 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), they should speak with their retirement plan provider about timing requirements for establishing or updating a plan.

September

- 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
(observed 7/3)

Sept 7 - 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 2026

- Tax deposits
- Forms and filing deadlines
- Federal holidays

Sun	Mon	Tue	Wed	Thu	Fri	Sat
28	29	30	1	2	3 Independence Day (observed)	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

July 3

Independence Day (observed) - Federal banking holiday.

July 4

Independence Day

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 2026. 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 10 to file the return.

Certain small employers. Deposit any undeposited tax if your tax liability is \$2,500 or more for 2026 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 2025. 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 2026

- Tax deposits
- Forms and filing deadlines
- Federal holidays

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

August 10

Social Security, Medicare, and withheld federal income tax. File Form 941 for the second quarter of 2026. This due date applies only if you deposited the tax for the quarter timely, properly, and in full.

August 17

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

- Tax deposits
- Forms and filing deadlines
- Federal holidays

September 2026

Sun	Mon	Tue	Wed	Thu	Fri	Sat
30	31	1	2	3	4	5
6	7 Labor Day	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

September 7

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

- 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

- Q3 payroll taxes:** Prepare and submit Q3 Form 941 by the 11/2/26** 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 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:** Clients should 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 12 - Indigenous Peoples' Day
- Nov 11 - Veterans Day
- Nov 26 - 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.

- Tax deposits
- Forms and filing deadlines
- Federal holidays

October 2026

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

October 12

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.

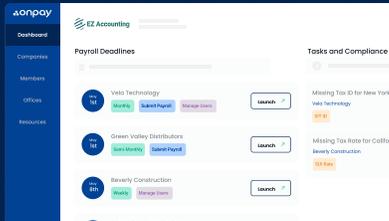
Nonpayroll withholding. If the monthly deposit rule applies, deposit the tax for payments made in September.



Partner with the payroll pros

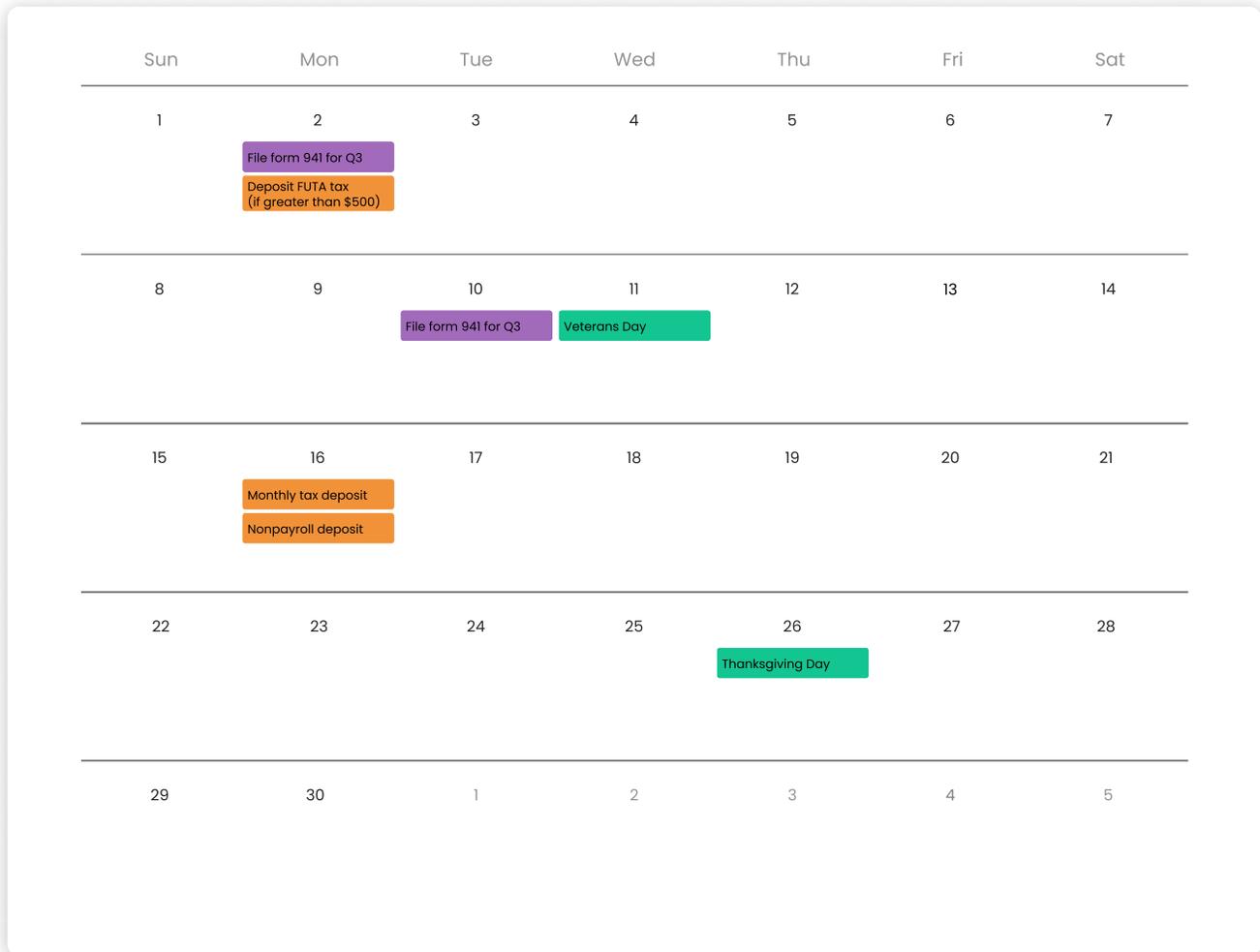
Let us handle your year-end filings

Learn more



November 2026

- Tax deposits
- Forms and filing deadlines
- Federal holidays



During November

Income tax withholding. Encourage employees to fill out a new Form W-4 for 2027 if they experienced any personal or financial changes. Examples that could require a new Form W-4 include changing the filing status on a tax return, the number of jobs worked during the year, and other income, deductions, or credits.

November 2**

Social Security, Medicare, and withheld federal income tax. File Form 941 for the third quarter of 2026. 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 2026 but less than \$2,500 for the third quarter.

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

November 10

Social Security, Medicare, and withheld federal income tax. File Form 941 for the third quarter of 2026. 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 16

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 26

Thanksgiving Day - Federal banking holiday.

**The typical deadline of October 31 falls on a Saturday, so this year's deadline moves to the next business day: Monday, November 2, 2026.

December 2026

- Tax deposits
- Forms and filing deadlines
- Federal holidays

Sun	Mon	Tue	Wed	Thu	Fri	Sat
29	30	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
		<div style="background-color: orange; padding: 2px; margin-bottom: 2px;">Monthly tax deposit</div> <div style="background-color: orange; padding: 2px;">Nonpayroll deposit</div>				
20	21	22	23	24	25	26
					<div style="background-color: green; padding: 2px;">Christmas Day</div>	
27	28	29	30	31	1	2
					<div style="background-color: green; padding: 2px;">New Year's Day</div>	

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 due in January the following calendar year, 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