Freelancer Quarterly Estimated Tax Worksheet

Free Fillable Worksheet — ClearLegalTips.com (2026)

Estimate and track your quarterly estimated tax payments as a freelancer, 1099 contractor, or gig worker. Confirm exact figures with the IRS Form 1040-ES worksheet before you pay.

2026 Federal Due Dates (reference)

Payment	2026 Due Date	Covers income from
Q1	April 15, 2026	Jan 1 - Mar 31, 2026
Q2	June 15, 2026	Apr 1 - May 31, 2026
Q3	September 15, 2026	Jun 1 - Aug 31, 2026
Q4	January 15, 2027	Sep 1 - Dec 31, 2026

All four 2026 dates fall on business days, so none shift this year. If you file your 2026 return and pay the balance by February 1, 2027, you can skip the January 15 payment.

1. Income & Expenses (this year, estimated)

Expected gross self-employment income: ____

Total business deductions (expenses): ____

Net self-employment income (gross - expenses): ____

2. Estimate the Tax

Self-employment (SE) tax is 15.3% on 92.35% of your net SE income. The 12.4% Social Security portion applies to the first $184,500 of net SE income in 2026; above that, only the 2.9% Medicare portion continues.

Self-employment tax base (net income x 92.35%): ____

Self-employment tax (SE base x 15.3%): ____

Less: ____

Estimated federal income tax (your bracket): ____

Less: ____

Total estimated tax for the year: ____

3. Quarterly Payment

Total estimated tax / 4 = each quarterly payment: ____

4. Safe Harbor Check

You avoid an underpayment penalty if your withholding plus estimates meet at least one safe harbor below.

- [ ] Paying at least 90% of this year's total tax, OR
- [ ] Paying 100% of last year's total tax (110% if your prior-year AGI was over $150,000)

5. Payment Tracker

Q1 (due ~Apr 15): ____

Q2 (due ~Jun 15): ____

Q3 (due ~Sep 15): ____

Q4 (due ~Jan 15): ____

6. State

State estimated tax (if your state has income tax): ____

State payment deadlines / confirmation #s: ____

Worked Example (2026)

For reference: a single freelance designer with $80,000 of net self-employment income and no W-2 job.

Step	Calculation	Amount
Net self-employment income	Revenue - business expenses	$80,000
Self-employment tax base	$80,000 x 92.35%	$73,880
Self-employment tax	$73,880 x 15.3%	~$11,304
Deduct 1/2 of SE tax (above-the-line)	$11,304 / 2	-$5,652
Federal income tax (est.)	~12% bracket after standard & QBI deductions	~$5,000-$5,500
Total federal tax (est.)	SE tax + income tax	~$16,500
Each quarterly payment	Total / 4	~$4,100

The self-employment tax figure is exact for this income; the income-tax line is an estimate that depends on the year's brackets, your filing status, your state, and your deductions. Setting aside 25-30% of income as you go ($20,000-$24,000 here) more than covers the ~$16,500 owed.

INSTRUCTIONS FOR USE

Complete the fillable fields with your own estimated figures, delete anything that does not apply, and keep this worksheet with your tax records. A common shortcut: set aside 25-30% of every payment you receive in a separate savings account so the quarterly money is always there. This worksheet is provided for informational purposes only and is not legal or tax advice. Tax rules and figures change and vary by state. Confirm your numbers on IRS Form 1040-ES or with a CPA or enrolled agent before you pay. ClearLegalTips.com is not a law firm or tax-advisory firm.