Illinois Department of Revenue

# IL-1040-ES Estimated Income Tax Payments for Individuals 2026

## Am I required to make estimated income tax payments?

You must make estimated income tax payments if you reasonably expect your 2026 tax liability to exceed $1,000 after subtracting your Illinois withholding, pass-through withholding, and tax credits for

- income tax paid to other states,
- Illinois property tax,
- K-12 Education Expenses,
- Volunteer Emergency Worker,
- Earned Income Tax (EITC),
- Child Tax,
- Pass-Through Entity Tax, and
- Schedule 1299-C, Income Tax Subtractions and Credits (for individuals).

You will likely need to make estimated payments if your income is either fully or partially exempt from Illinois withholding.

Complete the Estimated Tax Worksheet to figure your estimated tax and to determine if you are required to make estimated tax payments. If you plan to file a joint income tax return, you must figure your estimated tax on your joint income.

If you determine that you are required to make estimated payments, you should pay 100 percent of the tax. If your income changes during the year, you should complete the amended worksheet.

**Note:** If you do not receive your income evenly throughout the year or if you must begin making estimated payments in midyear, see Form IL-2210, Computation of Penalties for Individuals, for further details on annualizing your income.

## When are my payments due?

Your first estimated payment is due by April 15, 2026. You may either pay all of your estimated tax at that time or pay your estimated tax in four equal installments that are due on April 15, 2026; June 15, 2026; September 15, 2026; and January 15, 2027.

**Note:** If you file on a fiscal-year basis, please adjust all the due dates to correspond to your tax year.

### Are there any exceptions?

You do not have to make estimated payments if you are

- 65 years or older and permanently living in a nursing home or
- a farmer. We consider you a farmer if at least two-thirds of your total federal gross income is from farming.

## What if I do not make my payments?

You may be assessed a **late-payment penalty** if you do not pay the required estimated payments on time. We will apply each payment to the earliest due date until that liability is paid, unless you provide specific instructions to apply it to another period. However, if you pay at least 90 percent of this year's tax or at least 100 percent of last year's tax in four equal timely installments, you may not be subject to this penalty.

For more information about penalties and interest, see Publication 103, Penalties and Interest for Illinois Taxes.

## What if I need additional assistance?

If you need additional assistance,

- visit our website at **tax.illinois.gov**,
- call **1 800 732-8866** or **217 782-3336** (TTY at **1 800 544-5304**),
- write to us at **Illinois Department of Revenue, P.O. Box 19044, Springfield, Illinois 62794-9044**, or
- visit a regional office.

Our office hours are 8:00 a.m. to 5:00 p.m. (Springfield office) and 8:30 a.m. to 5:00 p.m. (all other regional offices), Monday through Friday.

## Electronic Payment Options

If you determine that you must make estimated tax payments, we encourage you to use one of the following electronic payment options:

- **Online –** Visit our website at **mytax.illinois.gov** to have your payment taken from your checking or savings account. You will need your IL-PIN (Illinois Personal Identification Number).
- **Credit Card –** Use your MasterCard, Discover, American Express, or Visa. The credit card service provider will assess a convenience fee. Have your credit card ready and visit our website at **tax.illinois.gov/payments/creditcard**.
- **Electronic Funds Transfer –** Complete Form EFT-1, Authorization Agreement for Certain Electronic Payments. To print a copy of this form or for more information about this program, visit our website at **tax.illinois.gov**.

**Note:** If you pay electronically, **do not** send us your payment voucher.



Printed by authority of the state of Illinois, web only, 1.

This form is authorized as outlined under the Illinois Income Tax Act. Disclosure of this information is required. Failure to provide information could result in a penalty.

## Estimated Tax Worksheet

Complete the Estimated Tax Worksheet to figure your estimated tax and the amount of any required payments.

**If your income changes during the tax year,**

- refigure the Estimated Tax Worksheet based on your changes. Enter the refigured amount from Line 10 on your Amended Estimated Tax Worksheet, Line 1.
- follow the Amended Estimated Tax Worksheet instructions for Lines 2 through 8.

**Note:** Fiscal-year taxpayers – Please adjust the due dates to correspond to your tax year.

## Estimated Tax Voucher

If you pay by check or money order, complete Form IL-1040-ES.

- Enter your Social Security number, and, if you are filing a joint return, enter your spouse's Social Security number. Enter these numbers in the order they will appear on your Form IL-1040, Individual Income Tax Return.
- Enter your name, and, if you are filing a joint return, enter your spouse's name. Also, enter your address and phone number.
- Enter the amount you are paying from your Estimated Tax Worksheet, Line 11, on the "Amount of payment" line.

**Note:** Detach the voucher, and enclose it with your payment. Print your Social Security number(s), tax year, and "IL-1040-ES" on your payment. Mail both to the address shown on the voucher. Complete your Record of Estimated Tax Payments on the next page.

**Form IL-990-T, IL-1041, IL-1065, IL-1120 and IL-1120-ST filers – Do not** use Form IL-1040-ES vouchers. Use the voucher associated with your return type to make any voluntary prepayments of tax.

# Estimated Tax Worksheet

| | | | |
|---|---|---|---|
| **1** | Enter the Illinois base income you expect to receive in 2026. (See Form IL-1040.) | | **1** |
| **2** | Enter the total exemption amount you expect to claim on your 2026 Illinois Income Tax return, Line 10. (See Form IL-1040 and Schedule IL-E/EITC Instructions.) | | **2** |
| **3** | Subtract Line 2 from Line 1. This is your net income expected in 2026. | | **3** |
| **4** | Multiply Line 3 by 4.95% (.0495). | **4** | |
| **5** | Enter the amount of Compassionate Use of Medical Cannabis Program Act and sale of assets by gaming licensee surcharges expected in 2026. | **5** | |
| **6** | Add Lines 4 and 5. | | **6** |
| **7** | Enter the amount of Illinois Income Tax you expect to be withheld from your wages or other income during 2026 and any pass-through withholding you expect to be paid on your behalf for 2026. | **7** | |
| **8** | Enter the amount of credits for Illinois property tax paid, volunteer emergency workers, income tax paid to other states, K-12 education expenses, EITC, Child Tax, pass-through entity tax credit, and tax credits from Schedule 1299-C you expect to claim on your 2026 return. | **8** | |
| **9** | Add Lines 7 and 8. This is the total of your withholding, pass-through withholding, and credits. | | **9** |
| **10** | Subtract Line 9 from Line 6. This is your estimated tax for 2026. If $1,000 or less, **stop**. You do not have to make estimated tax payments at this time. If more than $1,000, continue to Line 11. **Note:** If your income changes during the year, complete the Amended Estimated Tax Worksheet. | | **10** |
| **11** | Divide Line 10 by 4, and round the result to whole dollars. This is the amount of each of your estimated tax payments. **Note:** If you chose to credit a prior year overpayment to 2026 and the election was made on or before the extended due date of your prior year return, you may reduce your first estimated tax payment and any subsequent payments until the entire credit is used. If the election was made after the extended due date of your prior year return, the credit is considered paid on the date you made the election. | | **11** |

## Amended Estimated Tax Worksheet

**Use this worksheet to figure any changes to your estimated tax.**

| | | |
|---|---|---|
| **1** | Amended estimated tax from Line 10 above | **1** |
| **2** | Divide Line 1 by 4. | **2** |
| **3** | Amount of estimated payments made with 2026 Forms IL-1040-ES, including any prior year overpayment applied to tax year 2026. | **3** |
| **4** | Multiply Line 2 by the number of previously due estimated payments. | **4** |
| **5** | Subtract Line 3 from Line 4. This amount may be negative. | **5** |
| **6** | Add Lines 2 and 5, and round to whole dollars. If positive, this is the amount due on your next due date. If zero or negative, nothing is due on your next due date. If negative, continue to Line 7. Otherwise, stop here. | **6** |
| **7** | If Line 6 is negative, enter the amount here as a positive number. | **7** |
| **8** | Subtract Line 7 from Line 2, and round the result to whole dollars. This is the amount due on the following due date, if applicable. | **8** |

| Record of Estimated Tax Payments | | |
|---|---|---|
| Voucher Amount | Voucher Date | Check or money order number |
| | | |
| | | |
| | | |
| | | |
| **Total** | | |

**Important:** Do not redact Social Security Number(s) as this can cause processing delays.



**Illinois Department of Revenue**

# IL-1040-ES 2026

## Estimated Income Tax Payment for Individuals

We encourage you to use MyTax Illinois, our free account management program, to make your payments online.

If you choose to make your payments by mail, please complete and print a separate copy of this payment coupon when you wish to make an estimated

Enter your Social Security numbers in the order they appear on your federal return.

___ ___ ___ - ___ ___ - ___ ___ ___ ___ ___ ___ ___ - ___ ___ - ___ ___ ___ ___

Your Social Security number Spouse's Social Security number

Your first name and initial Spouse's first name and initial Your last name

Street address

City State ZIP

Your daytime phone number ( )

IL-1040-ES (R-12/25)

Calendar-Year Taxpayers

Your estimated tax payments are due on

- April 15, 2026
- June 15, 2026
- September 15, 2026
- January 15, 2027

$ ____ . ____

Amount of payment (Whole dollars only)

Make check payable and mail this voucher to:

**ILLINOIS DEPARTMENT OF REVENUE**
**SPRINGFIELD IL 62736-0001**

Reset Print