

## Important Tax Deadlines and Dates

### Individual Filers - including employees, retirees, self-employed individuals, independent contractors, and gig workers.

- **January 16, 2024 - 4th Quarter 2023 estimated tax payment due.** If you're self-employed or have other income without any tax withholding, and you make quarterly estimated tax payments, this is the due date for your final quarterly payment for the 2023 tax year.
- **January 29, 2024 - 2023 Tax season begins.** This marks when the IRS will begin accepting and processing 2023 federal tax returns.
- **January 31, 2024 - Due date for employers to send W-2 forms.** To ensure you're able to complete your tax return on time, the IRS requires all employers to send you a W-2 no later than January 31 following the close of the tax year. Generally, this means W-2s get sent by January 31, but you won't necessarily receive your form by this date.
- **January 31, 2024 - Certain 1099 forms are sent.** Various [1099 forms](#), and forms [1099-NEC](#), [1099-MISC](#), and [1099-K](#) are used to report payments that typically don't come from an employer, such as if you work as an independent contractor, gig worker, or self-employed person or if you receive income such as interest, dividends, prize winnings, rents, royalties, or brokerage account transactions. If January 31 falls on a weekend or holiday, these forms are due to be sent the following business day.
- **February 15, 2024 - Reclaim your exemption from withholding.** If you chose to claim an exemption from your employer withholding taxes from your paycheck last year by filing a [Form W-4](#), you'll need to re-file the form by this date. You would file this exemption request if you anticipate having no tax liability this year and had none in the previous year.
- **April 1, 2024 - Required minimum distribution due if you turned 73 in 2023.** If you turned 73 in 2023, you have until April 1, 2024, to take your 2023 required minimum distribution (your first required distribution) from your retirement account. After passage of the SECURE Act 2.0 in 2022, if you turned 73 years old on or after 2022, you don't need to take RMDs until you reach age 73.
- **April 15, 2024 - Tax day (unless extended due to local state holiday).** The tax deadline typically falls on April 15 each year, but can be delayed if it falls on a weekend or holiday. Missing the tax deadline can have [consequences](#) like penalties and interest.
- **April 15, 2024 - Deadline to File Form 4868 and request an extension.** The tax day deadline is also the last day to file Form 4868 requesting an extension to file your individual income tax return. If you won't be ready to file your tax return by tax day, make sure you instead complete an extension request, granting you the ability to delay filing a completed return until October 16, 2023. But remember, even if you choose to file an

extension, you are still required to pay any taxes you may owe by the April deadline.

- **April 15, 2024 - Deadline to make IRA and HSA contributions for 2023 tax year.** For individual income tax return filers, this also marks the final day to make contributions to your IRA or HSA for the 2023 tax year. After this date, you generally can't make contributions for the previous tax year.
- **April 15, 2024 - First quarter 2024 estimated tax payment due.** Making estimated tax payments means that you need to estimate how much income you're likely to make for the year and determine how much you will owe to the IRS for income taxes. You can use [IRS Form 1040-ES](#) to calculate how much tax liability you'll have for the year. [IRS Publication 505](#) contains all the rules and details you might need to know about how to calculate this amount. If you overestimated how much tax liability you'd owe for a year and are due a refund, you can choose to receive that money now or apply the overage to the following year's quarterly tax payments.
- **June 17, 2024 - Second quarter 2024 estimated tax payment due.** Despite the IRS referring to these payments as quarterly estimated taxes, the due dates don't necessarily fall within "quarters" nor do they each represent three months of tax payments. They represent an equal quarterly share of your estimated income tax liability paid at uneven intervals. The first payment occurs 3 and a half months into the year. The second payment is five and a half months; the third payment is eight and a half months, and the fourth payment is due 12 and a half months after the year starts.
- **September 16, 2024 - Third quarter 2024 estimated tax payment due.**
- **October 15, 2024 - Deadline to file your extended 2023 tax return.** If you chose to file an extension request on your tax return, this is the due date for filing your tax return.
- **December 31, 2024 - Required minimum distributions have to be taken for individuals age 73 or older by the end of 2024.** After taking your first RMD (for 2023) by April 1, 2024 if you turned 73 in 2023, you also need to take your 2024 RMD by the end of the year. This is also the deadline if you are otherwise required to take an RMD for 2024.
- **January 15, 2025 - Fourth quarter 2025 estimated tax payment due.** This represents the final quarterly estimated tax payment due for 2024. If you choose the option to pay 100% of your previous year's tax liability, any unpaid taxes will be due when you file your 2024 individual tax return by the April 2025 deadline.

