

# Instructions for Form 2210

Underpayment of Estimated Tax by Individuals,  
Estates, and Trusts

# 2025

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Department of the Treasury  
**Internal Revenue Service**

Instructions for Form 2210 (Rev 2025) Catalog Number 47771S  
Department of the Treasury **Internal Revenue Service** [www.irs.gov](https://www.irs.gov)



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Section references are to the Internal Revenue Code unless otherwise noted.

## What's New

Public Law 119-21, July 4, 2025 (One Big Beautiful Bill Act), enacted several provisions that may affect your 2025 tax. If you are using the annualized income installment method, see the instructions at *Schedule AI—Annualized Income Installment Method, Line 14*.

Notice 2026-3 in relevant part provides limited relief from a portion of the addition to tax under section 6654 for failure to make estimated tax payments attributable to a qualified sale or exchange of qualified

farmland property to a qualified farmer for which an election under section 1062(a) is properly made. See instructions for Line 3. If you are using the annualized income installment method, also see instructions for Schedule AI—Annualized Income Installment Method, Line 14.

## **Future Developments**

Go to [IRS.gov/Form2210](https://www.irs.gov/Form2210) for the latest information.

## **Reminders**

### **Saturday, Sunday, or legal holiday.**

Generally, if a due date for performing any act for tax purposes falls on a Saturday, Sunday, or legal holiday, the act is considered to be performed timely if it's performed no later than the next day that isn't a Saturday, Sunday, or legal holiday. A legal holiday includes any legal holiday in the District of Columbia.

**Tax Withholding Estimator.** Go to [IRS.gov/W4App](https://irs.gov/W4App) to determine adjustments to your withholdings.

## **General Instructions**

### **Purpose of Form**

Use Form 2210 to see if you owe a penalty for underpaying your estimated tax. The IRS will generally figure your penalty for you and you should not file Form 2210. You can, however, use Form 2210 to figure your penalty if you wish to include the penalty on your return. There are some situations in which you must file Form 2210, such as to request a waiver.

### **Who Must File Form 2210**

Use the flowchart at the top of Form 2210, page 1, to see if you must file this form.



*If box B, C, or D in Part II is checked, you must figure the penalty yourself and attach Form 2210 to your return.*

## **The IRS Will Figure the Penalty for You**

If you didn't check box B, C, or D in Part II, you don't need to figure the penalty. The IRS will figure any penalty for underpayment of estimated tax and send you a bill. If you file your 2025 return by April 15, 2026, no interest will be charged on the penalty if you pay the penalty by the date shown on the bill. If you want us to figure the penalty for you, complete your return as usual. Leave the penalty line on your return blank; don't file Form 2210.

## **Other Methods of Figuring the Penalty**

There are different ways to figure the correct penalty. You don't have to use the method used on Form 2210 as long as you enter the

correct penalty amount on the “Estimated tax penalty” line on your return.

However, if you’re required to file Form 2210 because one or more of the boxes in Part II applies, you must complete certain lines and enter the penalty on the “Estimated tax penalty” line on your return.

- If you use the regular method, complete Part I; check the applicable box(es) in Part II; and complete Part III, Section A, and the penalty worksheet (Worksheet for Form 2210, Part III, Section B—Figure the Penalty). Enter the penalty on Form 2210, line 19, and on the “Estimated tax penalty” line on your tax return.
- If you use the annualized income installment method, complete Part I; check the applicable box(es) in Part II; and complete Schedule AI and Part III, Section A. Complete the penalty worksheet (Worksheet for Form 2210, Part III, Section B—Figure the Penalty).



Enter the penalty on Form 2210, line 19, and on the “Estimated tax penalty” line on your tax return.

## **Who Must Pay the Underpayment Penalty**

In general, you may owe the penalty for 2025 if the total of your withholding and timely estimated tax payments didn’t equal at least the smaller of:

1. 90% of your 2025 tax, or
2. 100% of your 2024 tax. Your 2024 tax return must cover a 12-month period.

### **Special rules for certain individuals.**

Different percentages are used for farmers and fishers, and certain higher income taxpayers.

***Farmers and fishers.*** If at least two-thirds of your gross income for 2024 or 2025 is from farming and fishing, substitute 66<sup>2</sup>/<sub>3</sub>% for 90% in (1) above.

***Higher income taxpayers.*** If your adjusted gross income (AGI) for 2024 was more than \$150,000 (\$75,000 if your 2025 filing status is married filing separately), substitute 110% for 100% in (2) above.

**Penalty figured separately for each required payment.** The penalty is figured separately for each installment due date. Therefore, you may owe the penalty for an earlier due date even if you paid enough tax later to make up the underpayment. This is true even if you're due a refund when you file your tax return. However, you may be able to reduce or eliminate the penalty by using the annualized income installment method. For details, see *Schedule AI—Annualized Income Installment Method*, later.

**Return.** In these instructions, “return” refers to your original return. However, a second, subsequent, or amended return filed by the due date (including extensions) of the original return is a “superseding” return and is

considered as if it were the original return. The first return filed is ignored to the extent it was changed by the superseding return. Also, a joint return that replaces previously filed separate returns is considered the original return.

## **Exceptions to the Penalty**

You won't have to pay the penalty or file this form if either of the following applies.

- You had no tax liability for 2024, you were a U.S. citizen or resident alien for the entire year (or an estate of a domestic decedent or a domestic trust), and your 2024 tax return was (or would have been had you been required to file) for a full 12 months.
- The total tax shown on your 2025 return minus the amount of tax you paid through withholding is less than \$1,000. To determine whether the total tax is less than \$1,000, complete Part I, lines 1

through 7. **Estates and trusts.** No penalty applies to either of the following.

- A decedent's estate for any tax year ending before the date that is 2 years after the decedent's death.
- A trust that was treated as owned by the decedent if the trust will receive the residue of the decedent's estate under the will (or if no will is admitted to probate, the trust primarily responsible for paying debts, taxes, and expenses of administration) for any tax year ending before the date that is 2 years after the decedent's death.

**Farmers and fishers.** If you meet both tests 1 and 2 below, you don't owe a penalty for underpaying estimated tax.

1. Your gross income from farming or fishing is at least two-thirds of your annual gross income from all sources for 2024 or 2025.

2. You filed Form 1040, 1040-SR, or 1041 and paid the entire tax due by March 2, 2026.

See chapter 2 of Pub. 505, Tax Withholding and Estimated Tax, for the definition of gross income from farming and fishing.

If you meet test 1 but not test 2, use Form 2210-F, Underpayment of Estimated Tax by Farmers and Fishers, to see if you owe a penalty. When using Form 2210-F, refer to the Instructions for Form 2210-F, which discuss special rules that may apply. If you don't meet test 1, use Form 2210.

## **Waiver of Penalty**

If you have an underpayment, all or part of the penalty for that underpayment will be waived if the IRS determines that:

- In 2024 or 2025, you retired after reaching age 62 or became disabled,

and your underpayment was due to reasonable cause (and not willful neglect); or

- The underpayment was due to a casualty, disaster, or other unusual circumstance, and it would be inequitable to impose the penalty. For federally declared disaster areas, see Federally declared disaster, later.

To request any of the above waivers, do the following.

1. Check box A or box B in Part II, as applicable.
  - a. If you checked box A, complete only page 1 of Form 2210 and attach it to your tax return (you aren't required to figure the amount of penalty to be waived).
  - b. If you checked box B, complete Form 2210 through line 18 without regard to the waiver.

Enter the amount you want waived in parentheses on the dotted line next to line 19. Subtract this amount from the total penalty you figured without regard to the waiver, and enter the result on line 19.

2. Attach Form 2210 and a statement to your return explaining the reasons you were unable to meet the estimated tax requirements and the time period for which you are requesting a waiver.
3. If you're requesting a waiver due to retirement or disability, attach documentation that shows your retirement date (and your age on that date) or the date you became disabled.
4. If you're requesting a waiver due to a casualty, disaster (other than a federally declared disaster, as discussed next), or other unusual

circumstance, attach documentation such as copies of police and insurance company reports.

The IRS will review the information you provide and decide whether to grant your request for a waiver.

**Federally declared disaster.** Certain estimated tax payment deadlines may be postponed for a period during and after the disaster for certain taxpayers including those who reside in or have a business in a federally declared disaster area. While processing your tax return, the IRS automatically identifies taxpayers located in a covered disaster area (by county or parish) and applies the appropriate penalty relief. In general, **don't** file Form 2210 if your underpayment was due to a federally declared disaster. If you still owe a penalty after the automatic waiver is applied, the IRS will send you a bill.



**Exception:** If you are using the annualized income installment method, file Form 2210 because it may reduce any such penalty, which the IRS will calculate based on your Form 2210.

An individual or a fiduciary for an estate or trust not in a covered disaster area but whose books, records, or tax professionals' offices are in a covered area is also entitled to relief. Also eligible are relief workers affiliated with a recognized government or charitable organization assisting in the relief activities in a covered disaster area. If you meet either of these eligibility requirements, you must call the IRS disaster hotline at 866-562-5227 and identify yourself as eligible for this relief. For information about claiming relief, see [IRS.gov/DisasterTaxRelief](https://www.irs.gov/DisasterTaxRelief). For more information on disaster assistance and emergency relief for individuals and businesses, see [IRS.gov/DisasterRelief](https://www.irs.gov/DisasterRelief).

See Pub. 547, Casualties, Disasters, and Thefts, for more details. For guidance on figuring estimated taxes for trusts and certain estates, see Notice 87-32.

## **Specific Instructions**

### **Part I—Required Annual Payment**

Complete lines 1 through 9 to figure your required annual payment.

If you file an amended return by the due date of your original return, use the amounts shown on your amended return to figure your underpayment. If you file an amended return after the due date, use the amounts shown on the original return.

**Exception.** If you and your spouse file a joint return after the due date to replace previously filed separate returns, use the amounts shown on the joint return to figure your underpayment.

## Line 1

Enter the amount from your 2025 Form 1040, 1040-SR, or 1040-NR, line 22. For an estate or trust, enter the amount from your 2025 Form 1041, Schedule G, line 3.



*Form 1040, 1040-SR, or 1041 filers:  
You may exclude the amount of your  
net tax liability under section 965  
when calculating the amount of your required  
annual payment.*

## Line 2

Enter the total of the following amounts.

<b>IF you file for 2025...</b>	<b>THEN include on line 2 the amounts on...</b>
1040, 1040-NR, or 1040-SR	Schedule 2 (Form 1040):Line 4,Line 8 (additional tax on distributions only),Line 9,*Line 11,Line 12,Line

	14,Line 15,Line 16,Line 17a,Line 17c,Line 17d,Line 17e,Line 17f,Line 17g,Line 17h,Line 17i,Line 17j,Line 17l,Line 17z, andLine 19.
<p>* If you're a household employer, include your household employment taxes on line 2. Don't include household employment taxes if both of the following are true: (1) you didn't have federal income tax withheld from your income, and (2) you wouldn't be required to make estimated tax payments even if the household employment taxes weren't included.</p>	

<b>IF you file for 2025...</b>	<b>THEN include on line 2 the amounts on...</b>
1041	<p>Form 1041, Schedule G:Line 4,Line 5,Line 6 (6a, 6b, and 6c),Line 7,* andLine 8, don't include the following write-ins.</p> <ul style="list-style-type: none"> <li>• Look-back interest due under section 167(g) (identified as "From Form 8866").</li> <li>• Look-back interest due under section 460(b) (identified as "From Form 8697").</li> <li>• Interest accrued on deferred tax under a section 1294 election for the year of termination</li> </ul>

	(see Form 8621, Part VI, line 24, and the Instructions for Form 8621).
<p>* If you're a household employer, include your household employment taxes on line 2. Don't include household employment taxes if both of the following are true: (1) you didn't have federal income tax withheld from your income, and (2) you wouldn't be required to make estimated tax payments even if the household employment taxes weren't included.</p>	

### **Line 3**

Include refundable credits and the refundable portions of other credits you took on your current year tax return here. Those may include, for example:

- Earned income credit;
- Additional child tax credit;

- Refundable part of the American opportunity credit (Form 8863, line 8);
- Refundable adoption credit (Form 8839, line 13);
- Premium tax credit (Form 8962);
- Credit for federal tax paid on fuels; and
- Credit determined under section 1341(a)(5)(B). To figure the amount of the section 1341 credit, see *Repayments* in Pub. 525, *Taxable and Nontaxable Income*.

If you properly made an election under section 1062(a) applicable to a portion of your tax liability for this taxable year, include here 75 percent of the applicable net tax liability (with respect to the qualified sale or exchange as to which you have properly made the section 1062(a) election). Do not include amounts relating to an election under section 1062(a) made with respect to a different taxable year.

See Notice 2026-3, 2026-02 I.R.B. 307, available at [IRS.gov/irb/ 2026-02 IRB#NOT-2026-3](https://www.irs.gov/irb/2026-02_IRB#NOT-2026-3).

## **Line 6**

Include the taxes withheld shown on the following lines.

- Form 1040 or 1040-SR, line 25d.
- Form 1040-NR, lines 25d, 25e, 25f, and 25g.
- Also, Schedule 3 (Form 1040), line 11, if you filed the above forms.
- Form 1041, Schedule G, line 14.

**Credit for U.S. tax paid to the USVI.** You can take a credit on your U.S. return for the U.S. tax allocated to the USVI only if you actually paid the tax to the USVI. To take the credit, you must complete Form 8689 and attach it to your Form 1040 or 1040-SR. See the Instructions for Form 8689. You can include that credit here.



## Line 8

To figure your 2024 tax, first add the amounts listed in (1) below, then subtract from that total amount the refundable credits listed in (2), later, that are shown on your 2024 tax return.

- 1) **Add the amounts listed in the chart below based on which tax return you filed for 2024.**

<b>IF you filed for 2024...</b>	<b>THEN add the following amounts shown on your 2024 tax return.</b>
1040, 1040-NR, or 1040-SR	Line 22, Schedule 2 (Form 1040):Line 4, Line 8 (additional tax on distributions only),Line 9,*Line 10,Line 11,Line 12,Line 14,Line 15,Line 16,Line 17a,Line 17c,Line 17d,Line 17e,Line 17f,Line

	17g,Line 17h,Line 17i,Line 17j,Line 17lLine 17z, andLine 19
<p>* If you're a household employer, include your household employment taxes on line 8. Don't include household employment taxes if both of the following are true: (1) you didn't have federal income tax withheld from your income, and (2) you wouldn't be required to make estimated tax payments even if the household employment taxes weren't included.</p>	

<b>IF you filed for 2024...</b>	<b>THEN add the following amounts shown on your 2024 tax return.</b>
1041	Form 1041, Schedule G:Line 3,Line 4,Line 5,Line 6 (6a, 6b, and 6c),Line 7,* andLine

	<p>8, don't include the following write-ins.</p> <ul style="list-style-type: none"> <li>• Look-back interest due under section 167(g) (identified as "From Form 8866").</li> <li>• Look-back interest due under section 460(b) (identified as "From Form 8697").</li> <li>• Interest accrued on deferred tax under a section 1294 election for the year of termination (see Form 8621, Part VI, line 24, and the Instructions for Form 8621).</li> </ul>
<p>* If you're a household employer, include your household employment taxes on line 8. Don't include household employment taxes</p>	

if both of the following are true: (1) you didn't have federal income tax withheld from your income, and (2) you wouldn't be required to make estimated tax payments even if the household employment taxes weren't included.

**2) Subtract refundable credits listed below.**

Subtract the total of the following refundable credits, if any, that you claimed on your 2024 tax return.

- Earned income credit.
- Additional child tax credit.
- Refundable part of the American opportunity credit.
- Premium tax credit.
- Credit for federal tax paid on fuels.
- Credit determined under section 1341(a)(5)(B).

Enter the 2024 tax you figured above unless the AGI on your 2024 return is more than \$150,000 (\$75,000 if married filing separately for 2025). If the AGI shown on your 2024 tax return is more than \$150,000 (\$75,000 if married filing separately), enter 110% of the amount of the tax computed earlier.

If you are filing a joint return for 2025, but you didn't file a joint return for 2024, add your 2024 tax (as figured earlier) to your spouse's 2024 tax (as figured earlier) and enter the total on line 8. If you file a 2025 return as single, head of household, or married filing separately, but you filed a joint return with a spouse for 2024, your 2024 tax is your share of the tax on the joint return. If you didn't file a return for 2024 or your 2024 tax year was less than 12 months, don't complete line 8. Instead, enter the amount from line 5 on line 9.



*Form 1040, 1040-SR, or 1041 filers:  
You may exclude the amount of your  
net tax liability under section 965*

*when calculating the amount of your  
maximum required annual payment based on  
your prior year's tax.*

## **Part III—Penalty Computation**

If you checked box C in Part II, complete Schedule AI before Part III.

**Form 1040-NR filers.** If you're filing Form 1040-NR and didn't receive wages as an employee subject to U.S. income tax withholding, the instructions for completing Part III are modified as follows.

- 3) Skip column (a).
- 4) On line 10, column (b), enter one-half of the amount on line 9 of Part I (unless you're using the annualized income installment method).

- 5) On line 11, column (b), enter the total tax payments made through June 15, 2025, for the 2025 tax year. If you're treating federal income tax (and excess social security or tier 1 RRTA) as having been withheld evenly throughout the year, you're considered to have paid one-third of these amounts on each payment due date.

## **Section A—Figure Your Underpayment**

### **Line 10**

Enter on line 10, columns (a) through (d), the amount of your required installment for the due date shown in each column heading.

For most taxpayers, this is one-fourth of the required annual payment shown on Part I, line 9.

However, it may be to your benefit to figure your required installments by using the

annualized income installment method. See the *Schedule AI—Annualized Income Installment Method* instructions, later.

## **Line 11**

**Table 1—List your estimated tax payments for 2025.** Before completing line 11, enter in Table 1 the payments you made for 2025.

Include the following payments.

- Any overpayment from your 2024 return applied to your 2025 estimated tax payments. Generally, treat the payment as made on April 15, 2025.
- Estimated tax payments you made for the 2025 tax year, plus any federal income tax and excess social security and RRTA tax withheld.
- Any payment made on your balance due return for 2025. Use the date you filed (or will file) your return or April 15, 2026,



whichever is earlier, as the payment date for these purposes.

**Table 1. Estimated Tax Payments**

<b>Date</b>	<b>Payment amount</b>	<b>Date</b>	<b>Payment amount</b>

**Entries on Form 2210.** Enter on line 11 the applicable tax payments.

- Column (a)—payments made through April 15, 2025.
- Column (b)—payments made after April 15, 2025, through June 15, 2025.
- Column (c)—payments made after June 15, 2025, through September 15, 2025.

- Column (d)—payments made after September 15, 2025, through January 15, 2026.

**Note:** If any payment due date (“through date”) occurs on a Sunday, Saturday, or legal holiday, and a payment is made on the next day that is not a Sunday, Saturday, or legal holiday, the payment is considered made on the due date.

When figuring your payment dates and the amounts to enter on line 11 of each column, apply the following rules.

- For withheld federal income tax and excess social security or tier 1 RRTA, you are considered to have paid one-fourth of these amounts on each payment due date unless you can show otherwise. You’ll find these amounts on the following lines.
  - Form 1040 or 1040-SR, line 25d.
  - Form 1040-NR, lines 25d, 25e, 25f, and 25g.

- Also, Schedule 3 (Form 1040), line 11, if you filed the above forms.
- Form 1041, Schedule G, line 14.



*If you treat withholding as paid on the dates it was actually withheld for estimated tax purposes, you must check box D in Part II and complete and attach Form 2210 to your return.*

- Include all estimated tax payments you made for each period. Include any overpayment from your 2024 tax return you elected to apply to your 2025 estimated tax. If your 2024 return was fully paid before April 15, 2025, treat the overpayment as a payment made on April 15, 2025. If you mail your estimated tax payments, use the date of the U.S. postmark as the date of payment.
- If an overpayment is generated on your 2024 return from a payment made after April 15, 2025, treat the payment as

made on the date of payment. For example, you paid \$500 due on your 2024 return on August 1, 2025, and later amended the return and were due a \$400 refund that you elected to have applied to your estimated taxes. The \$400 overpayment would be treated as paid on August 1.

- If you file your return and pay the tax due by January 31, 2026, include on line 11, column (d), the amount of tax you pay with your tax return. In this case, you won't owe a penalty for the payment due on January 15, 2026.

**Example 1.** You filed your 2024 tax return on April 1, 2025, showing a \$1,000 overpayment, which you applied to your 2025 tax. In 2025, you had \$4,000 of federal income tax withheld from wages. You also made \$500 estimated tax payments on September 15, 2025, and January 15, 2026. On line 11, column (a), enter \$2,000 (\$1,000

withholding + \$1,000 overpayment). In column (b), enter \$1,000 withholding. In columns (c) and (d), enter \$1,500 (\$1,000 withholding + \$500 estimated tax payment).

## **Line 17**

If line 17 is zero for all payment periods, you don't owe a penalty. But if you checked box C or D in Part II, you must file Form 2210 with your return. If you checked box E, you must file page 1 of Form 2210 with your return. In certain circumstances, the IRS will waive all or part of the underpayment penalty. See *Waiver of Penalty*, earlier.

## **Section B—Figure the Penalty**

Use the penalty worksheet (*Worksheet for Form 2210, Part III, Section B Figure the Penalty*) to figure your penalty for each period by applying the appropriate rate against each underpayment shown in Section A, line 17. The penalty is figured for the number of days that each underpayment remains unpaid.

Your payments are applied first to any underpayment balance on an earlier installment even if you designate a payment for a later period. Use lines 3, 6, 9, and 12 of the penalty worksheet to show the number of days an underpayment remained unpaid. Use lines 4, 7, 10, and 13 to figure the actual penalty amount by applying the appropriate rate to an underpayment for the number of days it remained unpaid.

**Example 2.** You had a \$500 underpayment remaining after your April

15 payment. The June 15 installment required a payment of \$1,200. On June 10, you made a payment of \$1,200 to cover the June 15 installment. However, \$500 of this payment is applied first to the April 15 installment. The penalty for the April 15 installment is figured from April 15 to June 10 (56 days). The amount remaining to be applied to the June 15 installment is \$700.

**Total days per rate period.** If an underpayment remained unpaid for an entire rate period, use Table 2 below to determine the number of days to enter in each column. The chart is organized in the same format as the penalty worksheet.

**Table 2. Chart of Total Days**

Rate period	(a) 04/15/25	(b) 06/15/25	(c) 09/15/25	(d) 01/15/26
04/16/25–06/30/25	76	15	—	—
07/01/25–09/30/25	92	92	15	—
10/01/25–12/31/25	92	92	92	—
01/01/26–04/15/26	105	105	105	90

For example, if you have an underpayment on line 17, column (a), but Table 1 shows you have no payments until after January 4, 2026, you would enter “76” on line 6, column (a), of the penalty worksheet.

If you make a payment during a rate period, see Table 4-1 to figure the number of days the payment is late.

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Table 4-1. **Calendar To Determine the Number of Days a Payment Is Late Instructions.**

Use this table with Form 2210 if you’re completing Part III, Section B. First, find the number for the payment due date by going across to the column of the month the payment was due and moving down the column to the due date. Then, in the same manner, find the number for the date the payment was made. Finally, subtract the due date number from the payment date number. The result is the number of days the payment is late.

Example. The payment due date is June 15 (61). The payment was made on November 4 (203). The payment is 142 days late (203 – 61).

Day of month	Tax Year 2025												
	2025 April	2025 May	2025 June	2025 July	2025 Aug.	2025 Sept.	2025 Oct.	2025 Nov.	2025 Dec.	2026 Jan.	2026 Feb.	2026 Mar.	2026 April
1		16	47	77	108	139	169	200	230	261	292	320	351
2		17	48	78	109	140	170	201	231	262	293	321	352
3		18	49	79	110	141	171	202	232	263	294	322	353
4		19	50	80	111	142	172	203	233	264	295	323	354
5		20	51	81	112	143	173	204	234	265	296	324	355
6		21	52	82	113	144	174	205	235	266	297	325	356
7		22	53	83	114	145	175	206	236	267	298	326	357
8		23	54	84	115	146	176	207	237	268	299	327	358
9		24	55	85	116	147	177	208	238	269	300	328	359
10		25	56	86	117	148	178	209	239	270	301	329	360
11		26	57	87	118	149	179	210	240	271	302	330	361
12		27	58	88	119	150	180	211	241	272	303	331	362
13		28	59	89	120	151	181	212	242	273	304	332	363
14		29	60	90	121	152	182	213	243	274	305	333	364
15	0	30	61	91	122	153	183	214	244	275	306	334	365
16	1	31	62	92	123	154	184	215	245	276	307	335	
17	2	32	63	93	124	155	185	216	246	277	308	336	
18	3	33	64	94	125	156	186	217	247	278	309	337	
19	4	34	65	95	126	157	187	218	248	279	310	338	
20	5	35	66	96	127	158	188	219	249	280	311	339	
21	6	36	67	97	128	159	189	220	250	281	312	340	
22	7	37	68	98	129	160	190	221	251	282	313	341	
23	8	38	69	99	130	161	191	222	252	283	314	342	
24	9	39	70	100	131	162	192	223	253	284	315	343	
25	10	40	71	101	132	163	193	224	254	285	316	344	
26	11	41	72	102	133	164	194	225	255	286	317	345	
27	12	42	73	103	134	165	195	226	256	287	318	346	
28	13	43	74	104	135	166	196	227	257	288	319	347	
29	14	44	75	105	136	167	197	228	258	289		348	
30	15	45	76	106	137	168	198	229	259	290		349	
31		46		107	138		199		260	291		350	

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## Worksheet for Form 2210, Part III, Section B—Figure the Penalty (Penalty Worksheet)

**Line 1b.** If more than one payment was applied to fully pay the underpayment amount in a column (line 1a), enter on line 1b the date and amount applied up to the underpayment amount. If a payment was more than the underpayment amount, enter the excess in the next column with the same date. *However, for each column, only enter payments you made or plan to make after the date at the top of the column.* Do not enter any withheld federal income tax and excess social security or tier 1 RRTA on line 1b.

**Example 3.** Your required installment for each payment due date is \$4,000. You made the following estimated tax payments.

Date	Payments
04/30/25	\$2,000

06/15/25	\$3,000
09/15/25	\$4,000
01/15/26	\$4,000

On line 1a, column (a) shows \$4,000 and columns (b) through (d) show \$3,000. Enter "04/30 \$2,000" and "06/15 \$2,000" on line 1b, column (a). The remaining \$1,000 (\$3,000 – \$2,000) of the June 15 payment cannot be entered on line 1b, column (b), because the payment was not made after 06/15/25, and is already used to reduce the underpayment on line 1a, column (b). Also, enter "09/15 \$3,000" on line 1b, column (b), because \$3,000 of the \$4,000 September payment must be used to fully pay the June underpayment. Also, enter "01/15 \$3,000" on line 1b, column (c), because \$3,000 of the \$4,000 January payment must be used to fully pay the September underpayment.

Do not enter any payment on line 1b, column (d).

**Line 3.** If more than one payment was applied to an underpayment on line 1a, enter the number of days each payment was late.

**Example 4.** Using the same facts as *Example 3* above, enter "15" (number of days from 04/15 to 04/30) and "61" (number of days from 04/15 to 06/15) on line 3, column (a).

**Line 4.** Make the computation requested on line 4 and enter the result. If more than one payment was required to fully satisfy an underpayment amount, make a separate computation for each payment.

## **Schedule AI—Annualized Income Installment Method**


If your income varied during the year because, for example, you operated your business on a seasonal basis or had a large capital gain late in the year, you may be able

to lower or eliminate the amount of one or more required installments by using the annualized income installment method. Use Schedule AI to figure the required installments to enter on Form 2210, Part III, line 10.



*If you use Schedule AI for any payment due date, you must use it for all payment due dates.*

Worksheet for Form 2210, Part III, Section B—Figure the Penalty  
(Penalty Worksheet)

Keep for Your Records 

Complete Rate Period 1 of each column before going to the next column; then go to Rate Periods 2, 3, and 4 in the same manner. If multiple estimated tax payments are applied to the underpayment amount in a column of line 1a, you'll need to make more than one computation for that column.

		Payment due dates			
		(a) 04/15/25	(b) 06/15/25	(c) 09/15/25	(d) 01/15/26
1a Enter your underpayment from Part III, Section A, line 17 . . . . .	1a				
1b Date and amount of each payment applied to the underpayment in the same column. Don't enter more than the underpayment amount on line 1a for each column (see instructions). Note: Your payments are applied in the order made first to any underpayment balance in an earlier column until that underpayment is fully paid.	1b				
Rate Period 1: April 16, 2025–June 30, 2025					
2 Computation starting dates for this period . . . . .	2	04/15/25	06/15/25		
3 Number of days from the date on line 2 to the date the amount on line 1a was paid or 06/30/25, whichever is earlier . . . . .	3	Days:	Days:		
4 Underpayment on line 1a × $\frac{\text{Number of days on line 3}}{365} \times 0.07$	4	\$	\$		
Rate Period 2: July 1, 2025–September 30, 2025					
5 Computation starting dates for this period . . . . .	5	06/30/25	06/30/25	09/15/25	
6 Number of days from the date on line 5 to the date the amount on line 1a was paid or 09/30/25, whichever is earlier . . . . .	6	Days:	Days:	Days:	
7 Underpayment on line 1a × $\frac{\text{Number of days on line 6}}{365} \times 0.07$	7	\$	\$	\$	
Rate Period 3: October 1, 2025–December 31, 2025					
8 Computation starting dates for this period . . . . .	8	09/30/25	09/30/25	09/30/25	
9 Number of days from the date on line 8 to the date the amount on line 1a was paid or 12/31/25, whichever is earlier . . . . .	9	Days:	Days:	Days:	
10 Underpayment on line 1a × $\frac{\text{Number of days on line 9}}{365} \times 0.07$	10	\$	\$	\$	
Rate Period 4: January 1, 2026–April 15, 2026					
11 Computation starting dates for this period . . . . .	11	12/31/25	12/31/25	12/31/25	01/15/26
12 Number of days from the date on line 11 to the date the amount on line 1a was paid or 04/15/26, whichever is earlier . . . . .	12	Days:	Days:	Days:	Days:
13 Underpayment on line 1a × $\frac{\text{Number of days on line 12}}{365} \times 0.07$	13	\$	\$	\$	\$
14 Penalty. Add all amounts on lines 4, 7, 10, and 13 in all columns. Enter the total here and on line 19 of Part III, Section B . . . . .					14 \$

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To use the annualized income installment method to figure the penalty, you must do all of the following.

- 1) Complete Schedule AI, Part I (and Part II, if necessary). Enter the amounts from columns (a) through (d) of Schedule AI, Part I, line 27, in the corresponding columns of Form 2210, Part III, line 10.
- 2) Complete Part III to figure the penalty. This includes completing the penalty worksheet in the instructions.
- 3) Check box C in Part II.
- 4) For each period shown on Schedule AI, figure your income and deductions based on your method of accounting. If you use the cash method of accounting (used by most people), include all income actually or constructively received during the

period and all deductions actually paid during the period.

- 5) Attach Form 2210, Parts I, II, III, and Schedule AI to your return.

**Note:** Each period (see the top of Schedule AI) includes amounts from the previous period(s).

- Period (a) includes items for January 1 through March 31.
- Period (b) includes items for January 1 through May 31.
- Period (c) includes items for January 1 through August 31.
- Period (d) includes items for the entire year.

**Additional information.** Estates and trusts, see Notice 87-32.

**Individuals filing Form 1040-NR.** If you're filing Form 1040-NR and you didn't receive

wages as an employee subject to U.S. income tax withholding, follow these modified instructions for Schedule AI.

- 1) Skip column (a).
- 2) Beginning with column (b), enter on line 1 your income for the period that is effectively connected with a U.S. trade or business.
- 3) Increase the amount on line 19 by the amount determined by multiplying your income for the period that isn't effectively connected with a U.S. trade or business by the following.
  - In column (b), 72%.
  - In column (c), 45%.
  - In column (d), 30%.

However, if you can use a treaty rate lower than 30% for all your income during the year that isn't effectively connected with a U.S.

trade or business, use the percentages determined by multiplying your treaty rate by 2.4, 1.5, and 1, respectively.

If different treaty rates are applicable, substitute your weighted average treaty rate during the year for the treaty rate in the previous sentence. For example, if you have \$1,000 of income during the year that isn't effectively connected with a U.S. trade or business, and \$500 is subject to a 15% treaty rate, \$200 is subject to a 5% treaty rate, and \$300 is subject to a 30% treaty rate, the weighted average treaty rate would be 17.5%. You would use the percentages for columns (b), (c), and (d) determined by multiplying 17.5% by 2.4, 1.5, and 1, respectively.

- 1) Enter in column (b) of line 24 one-half of the amount from Form 2210, Part I, line 9. In columns (c) and (d), enter one-fourth of that amount.
- 2) Skip column (b) of lines 22 and 25.

## **Part I—Annualized Income Installments**

To figure the amount of each required installment, Schedule AI selects the smaller of the annualized income installment or the regular installment (that has been increased by the amount saved by using the annualized income installment method in figuring any earlier installments).

### **Line 1**

For each period (column), figure your total income minus your adjustments to income. Include your share of partnership or S corporation income or loss items for the period.

If you're self-employed, be sure to take into account the deductible part of your self-employment tax.

### **Line 2**

Estates and trusts don't use the amounts shown in columns (a) through (d). Instead,

use 6, 3, 1.71429, and 1.09091, respectively, as the annualization amounts.

## **Line 6**

If you itemized deductions, multiply line 4 of each column by line 5 and enter the result on line 6.

## **Line 7**

If you're a resident of India and a student or business apprentice, enter your standard deduction from Form 1040-NR, line 12.

## **Line 9**

Enter your deduction for qualified business income. For information on how to compute your deduction for qualified business income, see the instructions for Forms 8995 and 8995-A.

2025 Estimated Tax. Part I, Line 4
Qualified Dividends and Capital Gain Tax Worksheet

1. Enter the amount from the appropriate worksheet.
• Line 3 of your 2025 Estimated Tax Worksheet. (Worksheet 2-1 in Pub. 505)
• Line 3 of Worksheet 2-6 in Pub. 505 (use if you will exclude or deduct foreign earned income or housing)
1. \_\_\_\_\_

2. Enter your qualified dividends expected for 2025¹
2. \_\_\_\_\_

3. Enter your net capital gain expected for 2025¹
3. \_\_\_\_\_

4. Add lines 2 and 3
4. \_\_\_\_\_

5. Enter your 28% rate gain or loss expected for 2025²
5. \_\_\_\_\_

6. Enter your unrecaptured section 1250 gain expected for 2025
6. \_\_\_\_\_

7. Add lines 5 and 6
7. \_\_\_\_\_

8. Enter the smaller of line 3 or line 7
8. \_\_\_\_\_

9. Subtract line 8 from line 4
9. \_\_\_\_\_

10. Subtract line 9 from line 1. If zero or less, enter -0-
10. \_\_\_\_\_

11. Enter the smaller of line 1 or \$96,700 (\$48,350 if single or married filing separately, or \$64,750 if head of household)
11. \_\_\_\_\_

12. Enter the smaller of line 10 or line 11
12. \_\_\_\_\_

13. Subtract line 4 from line 1. If zero or less, enter -0-
13. \_\_\_\_\_

14. Enter the larger of line 12 or line 13
14. \_\_\_\_\_
Note: If line 11 and line 12 are the same, skip line 15 and go to line 16.

15. Subtract line 12 from line 11. This is the amount taxed at 0%
15. \_\_\_\_\_
Note: If lines 1 and 11 are the same, skip lines 16 through 36 and go to line 37.

16. Enter the smaller of line 1 or line 9
16. \_\_\_\_\_

17. Enter the amount from line 15. If line 15 is blank, enter -0-
17. \_\_\_\_\_

18. Subtract line 17 from line 16. If zero or less, enter -0-
18. \_\_\_\_\_

19. Enter:
• \$533,400 if single,
• \$300,000 if married filing separately,
• \$600,050 if married filing jointly or qualifying surviving spouse, or
• \$566,700 if head of household
19. \_\_\_\_\_

20. Enter the smaller of line 1 or line 19
20. \_\_\_\_\_

21. Add lines 14 and 15
21. \_\_\_\_\_

22. Subtract line 21 from line 20. If zero or less, enter -0-
22. \_\_\_\_\_

23. Enter the smaller of line 18 or line 22
23. \_\_\_\_\_

24. Multiply line 23 by 15% (0.15)
24. \_\_\_\_\_

25. Add line 17 and line 23. If line 1 equals the sum of lines 21 and 23, then skip lines 26 through 36 and go to line 37
25. \_\_\_\_\_

26. Subtract line 25 from line 16
26. \_\_\_\_\_

27. Multiply line 26 by 20% (0.20)
27. \_\_\_\_\_

28. Enter the smaller of line 3 or line 6
28. \_\_\_\_\_

29. Add lines 4 and 14
29. \_\_\_\_\_

30. Enter the amount from line 1 above
30. \_\_\_\_\_

31. Subtract line 30 from line 29. If zero or less, enter -0-
31. \_\_\_\_\_

32. Subtract line 31 from line 28. If zero or less, enter -0-
32. \_\_\_\_\_

33. Multiply line 32 by 25% (0.25)
33. \_\_\_\_\_
Note: If line 5 is zero or blank, skip lines 34 through 36 and go to line 37.

34. Add lines 14, 15, 23, 26, and 32
34. \_\_\_\_\_

35. Subtract line 34 from line 1
35. \_\_\_\_\_

36. Multiply line 35 by 28% (0.28)
36. \_\_\_\_\_

37. Figure the tax on the amount on line 14 from the 2025 Tax Rate Schedules
37. \_\_\_\_\_

38. Add lines 24, 27, 33, 36, and 37
38. \_\_\_\_\_

39. Figure the tax on the amount on line 1 from the 2025 Tax Rate Schedules
39. \_\_\_\_\_

40. Tax on all taxable income (including capital gains and qualified dividends). Enter the smaller of line 38 or line 39 here and on Part I, line 4 (or line 4 of Worksheet 2-6 in Pub. 505)
40. \_\_\_\_\_

¹ If you expect to deduct investment interest expense, don't include on this line any qualified dividends or net capital gain that you will elect to treat as investment income.
² This includes a section 1202 exclusion from eligible gain on qualified small business stock and gain or loss from the sale or exchange of collectibles. See the Instructions for Schedule D (Form 1040) for more information.

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## **Line 12**

Form 1040, 1040-SR, or 1040-NR filers, enter -0- in each column.

Estates and trusts, use the exemption amount shown on your return.

## **Line 14**

Public Law 119-21, July 4, 2025 (One Big Beautiful Bill Act), enacted several provisions that may affect your 2025 tax. See One, Big, Beautiful Bill provisions at <https://www.irs.gov/newsroom/one-big-beautiful-billprovisions>. You may adjust your 2025 taxable income here for any provision you did not account for elsewhere on Form 2210 before calculating your 2025 tax subject to underpayment of estimated income tax. Schedule 1-A (Form 1040) 2025 provides for new additional deductions for qualified tips, qualified overtime compensation, qualified passenger vehicle loan interest, and the enhanced deduction for seniors.

To compute the tax, see the instructions for your tax return for the applicable Tax Table or worksheet to use. For example, Form 1040 or 1040-SR filers can use the Tax Table; Tax Computation Worksheet;

Qualified Dividends and Capital Gain Tax Worksheet; Schedule D Tax Worksheet; Foreign Earned Income Tax Worksheet; Schedule J; or Form 8615, Tax for Certain Children Who Have Unearned Income.

If you properly made an election under section 1062(a) applicable to a portion of your tax liability for this taxable year, and the income from the qualified sale or exchange is included in your income for the period of the particular column of Schedule AI (based on your method of accounting), reduce the tax for that period by an amount equal to 75 percent of the applicable net tax liability (with respect to the qualified sale or exchange as to which you have properly made the section 1062(a) election).

The applicable net tax liability should be calculated by reference to the entire taxable year, and thus the amount of this reduction should be the same as to all periods for which this reduction is applicable. Do not make this reduction for periods in which the income from the qualified sale or exchange is not included; for example, if the qualified sale or exchange occurs after May 31 of the year, do not make this reduction for column (a) or (b). Also, do not make this reduction for amounts relating to an election under section 1062(a) made with respect to a different taxable year.

## **Line 16**

Enter all of the other taxes you owed because of events that occurred during the months shown in the column headings. Include the same taxes used to figure Form 2210, Part I, line 2 (except self-employment tax), plus the tax from Form 4972, Tax on Lump-Sum

Distributions; Form 8814, Parents' Election To Report Child's Interest and Dividends; and any alternative minimum tax (AMT).

To figure the AMT, Form 1040 or 1040-SR filers use Form 6251; estates and trusts use Schedule I (Form 1041). Figure alternative minimum taxable income based on your income and deductions during the periods shown in the column headings. Multiply this amount by the annualization amounts shown for each column on Schedule AI, line 2, before subtracting the AMT exemption.

## **Line 18**

For each column, enter the credits you're entitled to because of events that occurred during the months shown in the column headings. These are the credits you used to arrive at the amounts on lines 1 and 3 of Part I, Required Annual Payment.

When figuring your credits, annualize any item of income or deduction used to figure

each credit. For example, if your earned income (and AGI) for the first period (column (a)) is \$8,000 and you qualify for the earned income credit (EIC), use your annualized earned income (\$32,000) to figure your EIC for column (a).

## **Part II—Annualized Self-Employment Tax**

If you had net earnings from self-employment during any period, complete Part II for that period to figure your annualized self-employment tax.

If you're married and filing a joint return and both you and your spouse had net earnings from self-employment, complete a separate Part II for each spouse. Enter on line 15 of Schedule AI, Part I, the combined amounts from line 36 of each spouse's Part II.

Any Additional Medicare Tax on self-employment income will be computed in Part I.

## **Line 28**

Generally, to figure your net earnings from self-employment on line 28, multiply your net profit from all trades or businesses for each period by 92.35% (0.9235). If your self-employment income for the applicable periods is less than \$400, enter zero in Part II, line 28. You are not required to complete Part II because your net earnings from self-employment may be too low to obligate you to pay self-employment tax. See Schedule SE.

However, if your Form W-2 showed church employee income or you deducted Conservation Reserve Program payments on your Schedule SE, use a separate Schedule SE as a worksheet to calculate net earnings from self-employment for each period. For this purpose, net earnings from self-employment is the amount on Schedule SE, line 6.

## Line 30

If you filed Form 4137, Social Security and Medicare Tax on Unreported

Tip Income, or Form 8919, Uncollected Social Security and Medicare Tax on Wages, use the following instructions to figure the additional amount to include in the appropriate columns of line 30.

- Form 4137: Include the actual unreported tips for the period subject to social security tax. This will be the amount on Form 4137, line 10, when the form is completed for a specific period.
- Form 8919: Include the actual wages for the period from which the social security tax wasn't withheld. This will be the amount on Form 8919, line 10, when the form is completed for a specific period.

**Paperwork Reduction Act Notice.** We ask for you to obtain the information on this form to carry out the Internal Revenue laws of the

United States. You are required to obtain this information.

You are not required to obtain the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by Internal Revenue Code section 6103.

The time needed to complete and file this form will vary depending on individual circumstances. The estimated burden for individual filers is approved under OMB control number 1545-0074. The estimated burden for estate and trust filers is approved under OMB control number 1545-0092. For the estimated averages, see the instructions for your income tax return.



If you have comments concerning the accuracy of these time estimates or suggestions for making this form simpler, we would be happy to hear from you. See the instructions for the tax return with which this form is filed.

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