

# 2026 Key Financial Dates

Important 2026 financial deadlines to help you stay on track and make the most of your money.

## January 15

### **Deadline for 4th-Quarter 2025 Estimated Tax Payments**

For people who are self-employed or receive income without withholding.

### **Final Day for 2026 Marketplace Enrollment**

After this deadline, you can only adjust your coverage if you qualify for a special enrollment period. Coverage begins February 1.

## January 31

### **Organize Your Tax Forms**

W-2s, certain 1099 forms, mortgage interest statements (1098), and any other tax documents needed to prepare your return.

### **Early Check-In**

Check in on your financial goals.

## March 31

### **Medicare Advantage Open Enrollment Ends**

Last day to switch to a different plan, or return to Original Medicare.

## April 15

### **Tax Day: Major Multi-Purpose Deadline**

By midnight tonight, you must:

- File your 2025 federal tax return or submit Form 4868 to request extension.
- Pay any taxes owed to avoid penalties and interest.
- Make 2025 IRA contributions (Traditional or Roth): up to the 2025 limit.
- Make 2025 HSA contributions: up to the 2025 limit.

## June 15

### **2nd-Quarter 2026 Estimated Tax Payments Due**

## July 1

### **FAFSA Applications Open for 2026–2027 Academic Year**

## August

### **State Sales Tax Holidays (Varies by State)**

Search your state's dates in advance to take advantage of tax savings.

## September 15

### **3rd-Quarter 2026 Estimated Tax Payments Due**

## October 15

### **Extended Tax Returns Due**

Final deadline to submit 2025 federal tax returns. Deadline for many business owners to establish and fund SEP IRA or Solo 401(k) for 2025 tax year if extended on return. Medicare Open Enrollment begins today.

## November 1

### **Health Insurance Marketplace Open Enrollment Begins**

Enrollment, renewal and changes for 2027 coverage.

## December

### **Year-End Financial Moves**

Before the year closes consider tax-loss harvesting, reviewing charitable giving strategy, and checking progress on savings or retirement contributions.

## December 31

### **Required Minimum Distribution (RMD) Deadline**

Last day to complete most tax-year-dependent charitable gifts, update beneficiaries or review your estate plan for the year and rebalance your portfolio before the year closes.

To read additional details, visit:

**<https://www.alpha3wealth.com/blog>**

Need help staying on track? Our team is here to support you:

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