

JANUARY

- 1/15/2020 **Individuals & Trusts:** Fourth installment of 2019 estimated taxes due. File Form 1040-ES or 1041-ES for Federal and MI-1041ES for Michigan.
- 1/31/2020 **Individuals who must make estimated tax payments:** If you did not pay the last installment of estimated tax by 1/15/20, you may choose to file your income tax return for 2019 by 1/31/20. Filing your return and paying any tax due by this date prevents penalty for late payment of the last installment.

MARCH

- 3/2/2020 **Farmers and fisherman:** File your 2019 income tax return and pay any tax due. Exception: Those who paid 2019 estimated tax by 1/15/20 have until 4/15/20 to file.

APRIL

- 4/1/2020 **Individuals:** Last day for individuals who reached age 70½ in 2019 to take 2019 required minimum distributions (RMD) from tax-favored retirement plans and avoid penalty. In addition, the 2020 RMD must be taken out by 12/31/20.
- 4/15/2020 **Individuals & Trusts:** First installment of 2020 estimated tax due. File Form 1040-ES or 1041-ES for Federal and MI-1040ES or MI-1041ES for Michigan.
- 4/15/2020 **Individuals:** Federal FBAR filing due for taxpayers who own or have signature authority over a foreign financial account. File Form FinCEN114 electronically.
- 4/15/2020 **Individuals:** Tax year 2019 federal, state, and local income tax returns due. File an automatic six-month extension using Form 4868, if necessary. All tax due must be paid by this date to avoid penalties and interest.
- 4/15/2020 **Trusts:** Tax year 2019 federal and state income tax returns due. File Form 7004 for an automatic 5½-month extension, if necessary. All tax due must be paid by this date to avoid penalties and interest.
- 4/15/2020 **Individuals:** Final day to make 2019 contributions to a traditional or Roth IRA.
- 4/15/2020 **Individuals:** Final day to make 2019 contributions to a SEP, unless income tax return extension is filed.
- 4/15/2020 **Individuals:** Tax year 2019 gift tax return due. File Form 8892 for an automatic six-month extension if Form 4868, noted above, has not been filed. All tax due must be paid by this date to avoid penalties and interest.

JUNE

- 6/15/2020 **Individuals & Trusts:** Second installment of 2020 estimated tax due. File Form 1040-ES or 1041-ES for Federal and MI-1040ES or MI-1041ES for Michigan.
- 6/15/2020 **Individuals:** If you are a U.S. citizen or resident alien living and working (or on military duty) outside the U.S. and Puerto Rico, file Form 1040 and pay any tax and interest due. To avoid interest, any tax due must be paid by the original due date of 4/15/20. File Form 4868 for a four-month extension of time to file. Combat zone participants may be able to further extend the filing deadline; see IRS Publication 3.

SEPTEMBER

- 9/15/2020 **Individuals & Trusts:** Third installment of 2020 estimated tax due. File Form 1040-ES or 1041-ES for Federal and MI-1040ES or MI-1041ES for Michigan.
- 9/30/2020 **Trusts:** Tax year 2019 federal and state income tax returns due if an automatic 5½-month extension was obtained.

OCTOBER

- 10/15/2020 **Individuals:** Tax year 2019 federal, state, and local income tax returns due if an automatic six-month filing extension was obtained.
- 10/15/2020 **Individuals:** Tax year 2019 gift tax returns due if a six-month filing extension was obtained.
- 10/15/2020 **Individuals:** Federal FBAR filing due for taxpayers who own or have signature authority over a foreign financial account. File Form FinCEN114, if automatic six-month filing extension was obtained.
- 10/15/2020 **Individuals:** Last day to make 2019 contributions to SEP plan if automatic six-month filing extension was obtained.

DECEMBER

- 12/31/2020 **Individuals:** Last day to take 2020 required minimum distributions (RMD) from tax-favored retirement plans and avoid penalty. The due date is extended to April 1, 2021, if an individual reached age 70½ in 2020.