GUIDE

Form 4868, the tax extension

Form 4868 is the automatic six-month extension for your personal tax return. File it by April 15, 2027 and your 2026 Form 1040 is due October 15, 2027 instead. It extends the time to file, not to pay. Any tax you owe is still due April 15, so estimate it and pay with the extension.

QUICK FACTS

- **New deadline.** Extends the 2026 Form 1040 from April 15 to October 15, 2027
- **Payment.** Tax owed is due April 15, 2027, with interest and penalty after that
- **Shortcut.** A payment marked as an extension through Direct Pay or EFTPS counts as filing Form 4868

How do I file Form 4868?

Three ways, all by April 15, 2027:

1. Make a payment through IRS Direct Pay, EFTPS, your IRS online account or a card processor, and mark it as an extension payment. No separate form is needed.
2. E-file Form 4868 through tax software or a preparer.
3. Mail the paper form to the address in the instructions for your state.

The extension is automatic. You don't need a reason, and the IRS doesn't send an approval.

Why pay with the extension?

Because the extension only covers filing. If you owe and don't pay by April 15, interest starts, and the late-payment penalty adds 0.5% of the unpaid tax per month, up to 25%. If you also file after October 15, the late-filing penalty is 5% a month, up to 25%, and that one is far larger. Pay what you reasonably expect to owe, and the penalties mostly go away. Our federal income tax calculator gives a quick estimate.

Do I need a state extension?

Some states accept the federal extension automatically, others want their own form or payment, and the due dates differ. Check your state's revenue site, or ask us, before April 15.

General information, not tax advice for your situation.

What if I live outside the US?

US citizens and residents living and working abroad on April 15 get an automatic two months, to June 15, 2027, without filing anything, by attaching a statement. Form 4868 extends that to October 15. Interest still runs from April 15 on unpaid tax. Our US expat taxes guide covers the rest.

What about my business?

Form 4868 covers Form 1040, including Schedule C and the quarterly estimated tax side of a sole proprietor. Partnerships, S-Corps and C-Corps extend with Form 7004, with earlier due dates of March 15 for partnerships and S-Corps.

Is filing an extension a red flag?

No. Millions of returns are extended every year, and the IRS treats an extended return like any other. It's far better than filing a rushed return with missing K-1s or a wrong 1099. Our personal tax return service files extensions for clients who are waiting on documents.

Common questions

When is the 2026 extension deadline?
File Form 4868 or pay by April 15, 2027. The extended return is due October 15, 2027.

Does an extension give me more time to pay?
No. Tax is due April 15, 2027. Interest and the late-payment penalty run on anything unpaid after that date.

Can I get more time after October 15?
Generally no, except for some taxpayers abroad who can ask for extra time by letter, and for disaster relief.

Do I have to file an extension if I'm getting a refund?
There's no penalty for filing late if you're owed a refund, but you have three years to claim it, and filing on time is still simplest.

Want your return done?

One fixed price, agreed before we start. Book a free 30-minute call at eminenttax.com/contact or call (972) 347-4590.

eminenttax.com