



Am I required to make estimated income tax payments?

You must make estimated income tax payments if you reasonably expect your 2009 tax liability to exceed \$500 after subtracting your Illinois withholding, pass-through entity payments, and tax credits for

- income tax paid to other states,
- Illinois Property Tax paid,
- education expenses,
- the Earned Income Credit, and
- Schedule 1299-C, Income Tax Subtractions and Credits (for individuals).

You will likely need to make estimated payments if your income is either fully or partially exempt from Illinois withholding.

You should complete the Estimated Tax Worksheet on the next page to figure your estimated tax and to determine if you are required to make estimated tax payments. If you plan to file a joint income tax return, you must figure your estimated tax on the basis of your joint income.

If you determine that you are required to make estimated payments, you should pay 100 percent of the tax. If your income changes during the year, you should refigure your worksheet and complete the amended

worksheet to determine if you should change the amount of estimated payments or start making estimated payments.

Note If you do not receive your income evenly throughout the year or if you must begin making estimated payments in midyear, see Form IL-2210, Computation of Penalties for Individuals, for further details on annualizing your income.

When are my payments due?

Your first estimated payment is due by April 15, 2009. You may either pay all of your estimated tax at that time or pay your estimated tax in four equal installments that are due on April 15, 2009; June 15, 2009; September 15, 2009; and January 15, 2010.

Note If you file on a fiscal-year basis, please adjust all the due dates to correspond to your tax year.

Are there any exceptions?

You do not have to make estimated payments if you are

- 65 years or older and permanently living in a nursing home or
- a farmer. We consider you a farmer if at least two-thirds of your total federal gross income is from farming.

What if I do not make my payments?

You may be assessed a **late-payment penalty** if you do not pay the required estimated payments on time. We will apply each payment to the earliest due date until that liability is paid, unless you provide specific instructions to apply it to another period. However, if you pay at least 90 percent of this year's tax or at least 100 percent of last year's tax in four equal timely installments, you may not be subject to this penalty.

In addition, a **bad check penalty** will be assessed if your remittance is not honored by your financial institution. For more information about penalties and interest, see Publication 103, Penalties and Interest for Illinois Taxes.

What if I need additional assistance?

If you need assistance,

- visit our web site at tax.illinois.gov;
- call our Taxpayer Assistance Division at **1 800 732-8866, 217 782-3336**; or
- call our TDD (telecommunications device for the deaf) at **1 800 544-5304**.

Our office hours are 8 a.m. to 5 p.m.

Estimated Tax Worksheet

Complete the worksheet on the next page to figure your estimated tax for 2009. This worksheet will allow you to determine if you must make estimated tax payments and, if so, how much your payments should be.

Do not make estimated tax payments unless your 2009 tax liability will exceed your total withholding and credits for 2009 by more than \$500.

If your income changes during the tax year,

- refigure the Estimated Tax Worksheet on the next page based on your changes. Write the refigured amount from Line 8 on your Amended Estimated Tax Worksheet, Line 1.
- follow the Amended Estimated Tax Worksheet instructions for Lines 2, 3, and 4.

Note Fiscal-year taxpayers – Please adjust the due dates to correspond to your tax year.

Electronic Payment Options

If you determine that you must make estimated tax payments, we encourage you to use one of the following electronic payment options.

Note If you pay electronically, do not send us your paper payment voucher.

- **Bank Account Debit** – Visit our web site at tax.illinois.gov if you would like your payment taken from your checking or savings account. You will need your IL-PIN (Illinois Personal Identification Number), your account number, and the routing number for your financial institution.

Warning: Many credit unions will not allow an electronic debit from a savings account. Please check with your financial institution for further details.

- **Credit Card** – Use your MasterCard, Discover, American Express, or Visa. Visit – www.officialpayments.com, or call 1 800 2PAYTAX (1 800 272-9829). Be sure you have your credit card ready. If you

pay by telephone, the Jurisdiction Code is **2300**. There will be an additional convenience fee assessed to your credit card account by the credit card service provider.

- **Electronic Funds Transfer** – Complete Form EFT-1, Authorization for Electronic Funds Transfer. To print a copy of this form or for more information about this program, visit our web site at tax.illinois.gov. Mail or fax Form EFT-1 to us following the directions in the instructions.

Estimated Tax Voucher (only if you pay by check or money order)

If you pay by check or money order, complete Form IL-1040-ES.

- Write your Social Security number, and, if you are filing a joint return, write your spouse's Social Security number. Write these numbers in the order they will appear on your Form IL-1040, Individual Income Tax Return.
- Write your name, and, if you are filing a joint return, write your spouse's name. Also, write your address and phone number.
- Write the amount you are paying from your Estimated Tax Worksheet, Line 9, on the "amount of payment" line.

Note Detach the voucher, and enclose it with your payment. Write your Social Security number(s), tax year, and "IL-1040-ES" on your payment. Mail both to the address shown on the voucher. Complete your Record of Estimated Tax Payments on the next page.

IL-1041 Estates and trusts – Do not use IL-1040-ES vouchers for your estate or trust. Illinois does not require estates or trusts to make estimated tax payments. See Form IL-1041, Illinois Fiduciary Income and Replacement Tax Return, for instructions.

IL-1023-C filers – Do not use IL-1040-ES vouchers to make composite estimated income tax payments. You **must** use Form IL-1023-CES, Composite Estimated Tax Payments for Partners and Shareholders, vouchers to make these payments.



