P.A.Y. PAYROLL ALL YEAR

# 2027 Payroll Planning Calendar

Free edition: ISO week numbers, bank holidays and every federal payroll deposit and filing date.

## JANUARY

| WK | M | T | W | T | F | S | S |
|---|---|---|---|---|---|---|---|
| 53 | | | | | 1 | 2 | 3 |
| 1 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 2 | 11 | 12 | 13 | 14 | **15** | 16 | 17 |
| 3 | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 4 | 25 | 26 | 27 | 28 | 29 | 30 | 31 |

## FEBRUARY

| WK | M | T | W | T | F | S | S |
|---|---|---|---|---|---|---|---|
| 5 | **1** | 2 | 3 | 4 | 5 | 6 | 7 |
| 6 | 8 | 9 | **10** | 11 | 12 | 13 | 14 |
| 7 | 15 | **16** | **17** | 18 | 19 | 20 | 21 |
| 8 | 22 | 23 | 24 | 25 | 26 | 27 | 28 |

## MARCH

| WK | M | T | W | T | F | S | S |
|---|---|---|---|---|---|---|---|
| 9 | **1** | **2** | 3 | 4 | 5 | 6 | 7 |
| 10 | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 11 | **15** | 16 | 17 | 18 | 19 | 20 | 21 |
| 12 | 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 13 | 29 | 30 | **31** | | | | |

## APRIL

| WK | M | T | W | T | F | S | S |
|---|---|---|---|---|---|---|---|
| 13 | | | | 1 | 2 | 3 | 4 |
| 14 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 15 | 12 | 13 | 14 | **15** | 16 | 17 | 18 |
| 16 | 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 17 | 26 | 27 | 28 | 29 | **30** | | |

## MAY

| WK | M | T | W | T | F | S | S |
|---|---|---|---|---|---|---|---|
| 17 | | | | | | 1 | 2 |
| 18 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 19 | **10** | 11 | 12 | 13 | 14 | 15 | 16 |
| 20 | **17** | 18 | 19 | 20 | 21 | 22 | 23 |
| 21 | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| 22 | 31 | | | | | | |

## JUNE

| WK | M | T | W | T | F | S | S |
|---|---|---|---|---|---|---|---|
| 22 | | 1 | 2 | 3 | 4 | 5 | 6 |
| 23 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| 24 | 14 | **15** | 16 | 17 | 18 | 19 | 20 |
| 25 | 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| 26 | 28 | 29 | 30 | | | | |

## JULY

| WK | M | T | W | T | F | S | S |
|---|---|---|---|---|---|---|---|
| 26 | | | | 1 | 2 | 3 | 4 |
| 27 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 28 | 12 | 13 | 14 | **15** | 16 | 17 | 18 |
| 29 | 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 30 | 26 | 27 | 28 | 29 | 30 | 31 | |

## AUGUST

| WK | M | T | W | T | F | S | S |
|---|---|---|---|---|---|---|---|
| 30 | | | | | | | 1 |
| 31 | **2** | 3 | 4 | 5 | 6 | 7 | 8 |
| 32 | 9 | **10** | 11 | 12 | 13 | 14 | 15 |
| 33 | **16** | 17 | 18 | 19 | 20 | 21 | 22 |
| 34 | 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 35 | 30 | 31 | | | | | |

## SEPTEMBER

| WK | M | T | W | T | F | S | S |
|---|---|---|---|---|---|---|---|
| 35 | | | 1 | 2 | 3 | 4 | 5 |
| 36 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 37 | 13 | 14 | **15** | 16 | 17 | 18 | 19 |
| 38 | 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 39 | 27 | 28 | 29 | 30 | | | |

## OCTOBER

| WK | M | T | W | T | F | S | S |
|---|---|---|---|---|---|---|---|
| 39 | | | | | 1 | 2 | 3 |
| 40 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 41 | 11 | 12 | 13 | 14 | **15** | 16 | 17 |
| 42 | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 43 | 25 | 26 | 27 | 28 | 29 | 30 | 31 |

## NOVEMBER

| WK | M | T | W | T | F | S | S |
|---|---|---|---|---|---|---|---|
| 44 | **1** | 2 | 3 | 4 | 5 | 6 | 7 |
| 45 | 8 | 9 | **10** | 11 | 12 | 13 | 14 |
| 46 | **15** | 16 | 17 | 18 | 19 | 20 | 21 |
| 47 | 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 48 | 29 | 30 | | | | | |

## DECEMBER

| WK | M | T | W | T | F | S | S |
|---|---|---|---|---|---|---|---|
| 48 | | | 1 | 2 | 3 | 4 | 5 |
| 49 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 50 | 13 | 14 | **15** | 16 | 17 | 18 | 19 |
| 51 | 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 52 | 27 | 28 | 29 | 30 | 31 | | |

● Bank holiday (Federal Reserve closed)  ○ Federal or IRS holiday, banks open  **_** Federal payroll deadline  WK = ISO 8601 week number

# January 2027

P.A.Y. PAYROLL ALL YEAR

| WK | MON | TUE | WED | THU | FRI | SAT | SUN |
|---|---|---|---|---|---|---|---|
| 53 2026 | 28 | 29 | 30 | 31 | 1 New Year's Day Banks closed | 2 | 3 |
| 1 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 2 | 11 | 12 | 13 | 14 | 15 Monthly deposit (Dec 2026) | 16 | 17 |
| 3 | 18 Martin Luther King Jr. Day Banks closed | 19 | 20 | 21 | 22 | 23 | 24 |
| 4 | 25 | 26 | 27 | 28 | 29 | 30 | 31 |

## THIS MONTH

| | |
|---|---|
| Fri Jan 1 | New Year's Day · banks closed |
| Fri Jan 15 | Monthly deposit: December 2026 payroll taxes |
| Mon Jan 18 | Martin Luther King Jr. Day · banks closed |

## PAYROLL NOTES

# February 2027



| WK | MON | TUE | WED | THU | FRI | SAT | SUN |
|---|---|---|---|---|---|---|---|
| 5 | **1**<br>W-2s to employees<br>W-2 and W-3 to SSA<br>Form 941, Q4 2026<br>*+4 more, see list* | **2** | **3** | **4** | **5** | **6** | **7** |
| 6 | **8** | **9** | **10**<br>941, 940, 945 if deposits were on time | **11** | **12** | **13** | **14** |
| 7 | **15**<br>**Washington's Birthday (Presidents Day)**<br>Banks closed | **16**<br>W-4 exempt renewal<br>Monthly deposit (Jan)<br>1099-MISC box 8 or 10 statements | **17**<br>Start withholding on expired exempt W-4s | **18** | **19** | **20** | **21** |
| 8 | **22** | **23** | **24** | **25** | **26** | **27** | **28** |

## THIS MONTH

| | |
|---|---|
| **Mon Feb 1** | Form W-2 (2026) to employees |
| **Mon Feb 1** | Forms W-2 Copy A and W-3 (2026) to SSA |
| **Mon Feb 1** | Form 941 for Q4 2026 |
| **Mon Feb 1** | Form 940 for 2026, plus Q4 FUTA deposit if over $500 |
| **Mon Feb 1** | Form 945 for 2026 |
| **Mon Feb 1** | Form 1099-NEC (2026) to recipients and IRS |
| **Mon Feb 1** | Form 1099-MISC (2026) recipient statements, general |
| **Wed Feb 10** | Forms 941 (Q4 2026), 940 and 945 if deposits were timely |
| **Mon Feb 15** | Washington's Birthday (Presidents Day) · banks closed |
| **Tue Feb 16** | Form W-4 exempt renewal (Feb 15 rule) |
| **Tue Feb 16** | Monthly deposit: January payroll taxes |
| **Tue Feb 16** | Form 1099-MISC recipient statements with box 8 or box 10 amounts |
| **Wed Feb 17** | Begin withholding for employees whose exempt W-4 expired |

## PAYROLL NOTES

# March 2027



| WK | MON | TUE | WED | THU | FRI | SAT | SUN |
|---|---|---|---|---|---|---|---|
| 9 | **1**<br>1099-MISC paper filing<br>1094-C and 1095-C paper filing<br>Form 8027 paper filing | **2**<br>1095-C to employees | **3** | **4** | **5** | **6** | **7** |
| 10 | **8** | **9** | **10** | **11** | **12** | **13** | **14** |
| 11 | **15**<br>Monthly deposit (Feb) | **16** | **17** | **18** | **19** | **20** | **21** |
| 12 | **22** | **23** | **24** | **25** | **26** | **27** | **28** |
| 13 | **29** | **30** | **31**<br>E-file 1099-MISC, ACA forms, 8027 | 1 | 2 | 3 | 4 |

## THIS MONTH

| | |
|---|---|
| **Mon Mar 1** | Form 1099-MISC (2026) paper filing with IRS |
| **Mon Mar 1** | Forms 1094-C and 1095-C (2026) paper filing with IRS |
| **Mon Mar 1** | Form 8027 (2026) paper filing |
| **Tue Mar 2** | Form 1095-C (2026) to full-time employees |
| **Mon Mar 15** | Monthly deposit: February payroll taxes |
| **Wed Mar 31** | Electronic filing: 1099-MISC, 1094-C/1095-C and 8027 (2026) |

## PAYROLL NOTES

# April 2027



| WK | MON | TUE | WED | THU | FRI | SAT | SUN |
|---|---|---|---|---|---|---|---|
| 13 | 29 | 30 | 31 | 1 | 2 | 3 | 4 |
| 14 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 15 | 12 | 13 | 14 | 15<br>Monthly deposit (Mar) | 16<br>DC Emancipation Day<br>Banks open | 17 | 18 |
| 16 | 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 17 | 26 | 27 | 28 | 29 | 30<br>Form 941, Q1; Q1 FUTA deposit | 1 | 2 |

## THIS MONTH

| | |
|---|---|
| Thu Apr 15 | Monthly deposit: March payroll taxes |
| Fri Apr 16 | DC Emancipation Day · banks open |
| Fri Apr 30 | Form 941 for Q1 2027; Q1 FUTA deposit if over $500 |

## PAYROLL NOTES

# May 2027



| WK | MON | TUE | WED | THU | FRI | SAT | SUN |
|---|---|---|---|---|---|---|---|
| 17 | 26 | 27 | 28 | 29 | 30 | 1 | 2 |
| 18 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 19 | 10<br>941 Q1 if deposits were on time | 11 | 12 | 13 | 14 | 15 | 16 |
| 20 | 17<br>Monthly deposit (Apr) | 18 | 19 | 20 | 21 | 22 | 23 |
| 21 | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| 22 | 31<br>**Memorial Day**<br>Banks closed | 1 | 2 | 3 | 4 | 5 | 6 |

## THIS MONTH

**Mon May 10** Form 941 Q1 2027 if deposits were timely

**Mon May 17** Monthly deposit: April payroll taxes

**Mon May 31** Memorial Day · banks closed

## PAYROLL NOTES

# June 2027



| WK | MON | TUE | WED | THU | FRI | SAT | SUN |
|---|---|---|---|---|---|---|---|
| 22 | 31 | 1 | 2 | 3 | 4 | 5 | 6 |
| 23 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| 24 | 14 | 15 Monthly deposit (May) | 16 | 17 | 18 **Juneteenth (observed)** Banks open | 19 | 20 |
| 25 | 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| 26 | 28 | 29 | 30 | 1 | 2 | 3 | 4 |

## THIS MONTH

**Tue Jun 15** Monthly deposit: May payroll taxes

**Fri Jun 18** Juneteenth (observed) · banks open

## PAYROLL NOTES

# July 2027



| WK | MON | TUE | WED | THU | FRI | SAT | SUN |
|---|---|---|---|---|---|---|---|
| 26 | 28 | 29 | 30 | 1 | 2 | 3 | 4 |
| 27 | 5<br>**Independence Day (observed)**<br>Banks closed | 6 | 7 | 8 | 9 | 10 | 11 |
| 28 | 12 | 13 | 14 | 15<br>Monthly deposit (Jun) | 16 | 17 | 18 |
| 29 | 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 30 | 26 | 27 | 28 | 29 | 30 | 31 | 1 |

## THIS MONTH

**Mon Jul 5** Independence Day (observed) · banks closed

**Thu Jul 15** Monthly deposit: June payroll taxes

## PAYROLL NOTES

# August 2027



| WK | MON | TUE | WED | THU | FRI | SAT | SUN |
|---|---|---|---|---|---|---|---|
| 30 | 26 | 27 | 28 | 29 | 30 | 31 | 1 |
| 31 | 2<br>Form 941, Q2; Q2 FUTA deposit<br>Form 5500 (calendar-year plans)<br>Form 720 with PCORI fee | 3 | 4 | 5 | 6 | 7 | 8 |
| 32 | 9 | 10<br>941 Q2 if deposits were on time | 11 | 12 | 13 | 14 | 15 |
| 33 | 16<br>Monthly deposit (Jul) | 17 | 18 | 19 | 20 | 21 | 22 |
| 34 | 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 35 | 30 | 31 | 1 | 2 | 3 | 4 | 5 |

## THIS MONTH

| | |
|---|---|
| Mon Aug 2 | Form 941 for Q2 2027; Q2 FUTA deposit if over $500 |
| Mon Aug 2 | Form 5500 / 5500-SF / 5500-EZ for calendar-year 2026 plans |
| Mon Aug 2 | Form 720 (Q2) with PCORI fee |
| Tue Aug 10 | Form 941 Q2 2027 if deposits were timely |
| Mon Aug 16 | Monthly deposit: July payroll taxes |

## PAYROLL NOTES

# September 2027



| WK | MON | TUE | WED | THU | FRI | SAT | SUN |
|---|---|---|---|---|---|---|---|
| 35 | 30 | 31 | 1 | 2 | 3 | 4 | 5 |
| 36 | 6<br>**Labor Day**<br>Banks closed | 7 | 8 | 9 | 10 | 11 | 12 |
| 37 | 13 | 14 | 15<br>Monthly deposit (Aug) | 16 | 17 | 18 | 19 |
| 38 | 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 39 | 27 | 28 | 29 | 30 | 1 | 2 | 3 |

## THIS MONTH

**Mon Sep 6** Labor Day · banks closed

**Wed Sep 15** Monthly deposit: August payroll taxes

## PAYROLL NOTES

# October 2027



| WK | MON | TUE | WED | THU | FRI | SAT | SUN |
|---|---|---|---|---|---|---|---|
| 39 | 27 | 28 | 29 | 30 | 1 | 2 | 3 |
| 40 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 41 | 11<br>**Columbus Day**<br>Banks closed | 12 | 13 | 14 | 15<br>Form 5500 extended due date<br>Monthly deposit (Sep) | 16 | 17 |
| 42 | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 43 | 25 | 26 | 27 | 28 | 29 | 30 | 31 |

## THIS MONTH

| | |
|---|---|
| **Mon Oct 11** | Columbus Day · banks closed |
| **Fri Oct 15** | Form 5500 extended due date (with Form 5558), calendar-year 2026 plans |
| **Fri Oct 15** | Monthly deposit: September payroll taxes |

## PAYROLL NOTES

# November 2027



| WK | MON | TUE | WED | THU | FRI | SAT | SUN |
|---|---|---|---|---|---|---|---|
| 44 | 1<br>Form 941, Q3; Q3 FUTA deposit | 2 | 3 | 4 | 5 | 6 | 7 |
| 45 | 8 | 9 | 10<br>941 Q3 if deposits were on time<br>FUTA credit reduction determination | 11<br>Veterans Day<br>Banks closed | 12 | 13 | 14 |
| 46 | 15<br>Monthly deposit (Oct) | 16 | 17 | 18 | 19 | 20 | 21 |
| 47 | 22 | 23 | 24 | 25<br>Thanksgiving Day<br>Banks closed | 26 | 27 | 28 |
| 48 | 29 | 30 | 1 | 2 | 3 | 4 | 5 |

## THIS MONTH

| | |
|---|---|
| Mon Nov 1 | Form 941 for Q3 2027; Q3 FUTA deposit if over $500 |
| Wed Nov 10 | Form 941 Q3 2027 if deposits were timely |
| Wed Nov 10 | FUTA credit reduction determination date for tax year 2027 |
| Thu Nov 11 | Veterans Day · banks closed |
| Mon Nov 15 | Monthly deposit: October payroll taxes |
| Thu Nov 25 | Thanksgiving Day · banks closed |

## PAYROLL NOTES

# December 2027



| WK | MON | TUE | WED | THU | FRI | SAT | SUN |
|---|---|---|---|---|---|---|---|
| 48 | 29 | 30 | 1 | 2 | 3 | 4 | 5 |
| 49 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 50 | 13 | 14 | 15<br>Monthly deposit (Nov) | 16 | 17 | 18 | 19 |
| 51 | 20 | 21 | 22 | 23 | 24<br>**Christmas Day (observed)**<br>Banks open | 25 | 26 |
| 52 | 27 | 28 | 29 | 30 | 31<br>**New Year's Day 2028 (observed)**<br>Banks open | 1 | 2 |

## THIS MONTH

| | |
|---|---|
| **Wed Dec 15** | Monthly deposit: November payroll taxes |
| **Fri Dec 24** | Christmas Day (observed) · banks open |
| **Fri Dec 31** | New Year's Day 2028 (observed) · banks open |

## PAYROLL NOTES

# Deposit rules, notes and sources

## Your 2027 deposit schedule

The lookback period for 2027 is July 1, 2025 through June 30, 2026 (Form 941 filers). Reported tax of $50,000 or less: deposit monthly, by the 15th of the next month. More than $50,000: deposit semiweekly. Wednesday, Thursday and Friday paydays deposit by the following Wednesday; Saturday through Tuesday paydays deposit by the following Friday. New employers deposit monthly in their first year.

## $100,000 next-day rule

If you accumulate $100,000 or more of tax on any day, deposit it by the close of the next business day. A monthly depositor who hits this becomes a semiweekly depositor for the rest of the year and the next year.

## $2,500 rule

If total tax for the current or prior quarter is less than $2,500, you may pay with a timely filed Form 941 instead of depositing.

## Bank open, IRS closed

On June 18, December 24 and December 31, 2027, Federal Reserve Banks are open but the IRS treats each as a legal holiday. ACH settles normally, and a tax deposit due that day is on time the next business day. April 16 (DC Emancipation Day) is an IRS legal holiday only.

## Standard ACH lead time

For direct deposit on a payday, most providers need payroll approved two banking days before. Count back from payday and skip weekends and the copper bank holidays in this calendar.

## What this edition covers

Federal deposit and filing dates only. State unemployment, paid leave and withholding deadlines vary by state. Dates come from draft 2027 IRS publications and should be checked against the final versions. General information, not tax or legal advice.

## Sources


IRS Publication 509 (2027) draft, Tax Calendars: https://www.irs.gov/pub/irs-dft/p509--dft.pdf
IRS Publication 15 (2027) draft, Employer’s Tax Guide: https://www.irs.gov/pub/irs-dft/p15--dft.pdf
IRS Notice 931, Deposit requirements for employment taxes: https://www.irs.gov/pub/irs-pdf/n931.pdf
Federal Reserve Board, K.8 holiday schedule: https://www.federalreserve.gov/aboutthefed/k8.htm
IRS General Instructions for Forms W-2 and W-3: https://www.irs.gov/instructions/iw2w3
IRS Instructions for Forms 1094-C and 1095-C (draft): https://www.irs.gov/pub/irs-dft/i109495c--dft.pdf
U.S. Department of Labor, FUTA credit reductions: https://oui.doleta.gov/unemploy/futa_credit.asp


**More free tools at payrollallyear.com: 2027 rates and limits, the compliance calendar, a pay-date planner and What changed in payroll every week.**

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