

Detroit Freelancer Tax Dates 2026

Key deadlines for self-employed workers in Michigan

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FEDERAL QUARTERLY ESTIMATED TAX PAYMENTS (IRS)

April 15, 2026	Q1 2026 estimated tax payment due (Jan 1 - Mar 31 income)
June 16, 2026	Q2 2026 estimated tax payment due (Apr 1 - May 31 income)
September 15, 2026	Q3 2026 estimated tax payment due (Jun 1 - Aug 31 income)
January 15, 2027	Q4 2026 estimated tax payment due (Sep 1 - Dec 31 income)

MICHIGAN STATE INCOME TAX DEADLINES

April 15, 2026	Michigan Q1 estimated payment due (Form MI-1040ES)
June 16, 2026	Michigan Q2 estimated payment due
September 15, 2026	Michigan Q3 estimated payment due
January 15, 2027	Michigan Q4 estimated payment due
April 15, 2027	Michigan 2026 annual return due (Form MI-1040)

DETROIT CITY INCOME TAX

Detroit residents owe 2.4% city income tax. Non-residents earning income in Detroit owe 1.2%. File Form D-1040 by April 15, 2027 for 2026 income. Detroit does not have a separate quarterly estimated payment system for city tax -- pay with your annual return or with Michigan estimated payments.

RETIREMENT ACCOUNT DEADLINES

December 31, 2026	Solo 401k must be established by this date to make 2026 contributions
April 15, 2027	SEP IRA contribution deadline for 2026 (or October 15 with extension)
April 15, 2027	Solo 401k employee contribution deadline for 2026
October 15, 2027	Solo 401k employer contribution deadline with extension

ACA HEALTH INSURANCE ENROLLMENT

November 1, 2026	Open Enrollment begins for 2027 coverage
December 15, 2026	Deadline for January 1, 2027 coverage start
January 15, 2027	Open Enrollment closes -- last day to enroll for 2027

ANNUAL TAX RETURN DEADLINES

April 15, 2027	Federal 2026 tax return due (Form 1040 + Schedule C + Schedule SE)
April 15, 2027	Michigan 2026 state return due (Form MI-1040)
April 15, 2027	Detroit 2026 city return due (Form D-1040) if applicable
October 15, 2027	Extended federal and state deadline (extension must be filed by April 15)

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