



# 2025 Taxbrief®



# 2025 Payroll Tax Deposit Rules, Regulations, and Deadlines

For additional information on any of the topics discussed in *Taxbrief*®, please consult *IRS Publication 15 (Circular E), Employer’s Tax Guide* or *Publication 509, Tax Calendars*. Both of these publications are available at [irs.gov](https://www.irs.gov).

To access important federal and state payroll and retirement rate information to customize for your clients in the areas you choose, visit [go.paychex.com/tax-facts](https://go.paychex.com/tax-facts).

## Federal Tax Payments

Effective Jan. 1, 2011, federal taxes must be paid via the Electronic Federal Tax Payment System (EFTPS®) unless you owe \$2,500 or less with your quarterly Form 941. Details for enrolling in EFTPS are available at [eftps.gov](https://eftps.gov).

The Taxpay® service offers an easy solution for EFTPS payroll tax enrollment and depositing. For more information visit [paychex.com](https://paychex.com).

FICA Limits	2024	2025
Social security (OASDI) wage base	\$168,600.00	\$176,100.00
Medicare wage base	No limit	No limit
OASDI percentage	6.2%	6.2%
HI percentage	1.45% (2.35% for individuals earning over \$200,000)	1.45% (2.35% for individuals earning over \$200,000)
Maximum OASDI withholding	\$10,453.20	\$10,918.20
Maximum HI withholding	No limit	No limit
Maximum FICA withholding	No limit	No limit

For self-employed individuals, the 2025 social security wage base is \$176,100 with the social security tax rate remaining at 12.4%. There is no Medicare wage limit, and the Medicare tax rate remains at 2.9% (3.8% for those individuals earning more than \$200,000). The tax applies to the net earnings from self-employment.

# Federal Tax Deposit Rules



It is the employer's responsibility to determine the correct frequency they should be using to deposit federal taxes.

1. **An employer is a monthly depositor for 2025** if the aggregate amount of employment taxes reported for the period July 1, 2023 to June 30, 2024 is \$50,000 or less, unless a daily deposit is required as explained in Rule 3 on this page. Deposits are due on the 15th of the following month. If the 15th falls on a holiday or weekend, the due date is extended to the next banking day.

**Note:** New businesses deposit using the monthly deposit rule, unless a daily deposit is required under Rule 3.

2. **An employer is a semi-weekly depositor for 2025** if the aggregate amount of employment taxes reported for the period July 1, 2023 to June 30, 2024 exceeds \$50,000. Deposits for payments made on Wednesday, Thursday, and/or Friday are due on or before the following Wednesday. Deposits for payments made on Saturday, Sunday, Monday, and/or Tuesday are due on or before the following Friday. In the event of a holiday, employers have three banking days from the end of the semi-weekly period to deposit.

**Note:** Semi-weekly depositors with an accumulated unpaid liability of \$100,000 or more during the deposit period must deposit within one banking day of the payroll check date, as stated in Rule 3.

If the semi-weekly period includes the end of the first month of the quarter and the beginning of the second month, or the end of the second month and the beginning of the third month, only one deposit is required. If an employer has payroll for two different reporting quarters within the same semi-weekly period, two deposits must be made.

3. **Employers with an accumulated unpaid liability of \$100,000 or more** during the deposit period must deposit within one banking day of the payroll check date. When a monthly depositor is subject to this rule, that employer immediately becomes a semi-weekly depositor for the rest of 2025 and for 2026. Also, any monthly depositor who has a deposit of \$100,000 or more between January 1, 2025, and December 31, 2025, is considered a semi-weekly depositor for the rest of 2025 and for 2026.
4. **Form 941 employers** with accumulated liability of less than \$2,500 for the entire quarter may deposit or remit the amount with a timely filed Form 941, *Employer's Quarterly Federal Tax Return*.
5. **Form 944 employers** with accumulated liability of less than \$2,500 for the entire year may deposit or remit the amount with a timely filed Form 944, *Employer's Annual Federal Tax Return*.

# Federal Tax Return Due Dates

Form	Period	Due Date
940, Deposit of Unemployment Taxes	For companies with an accumulated unpaid liability over \$500 through Dec. 2024	<b>January 31</b>
940, Annual Federal Unemployment Tax Return	For tax year 2024 with undeposited taxes of \$500 or less	<b>January 31</b>
941, Quarterly Federal Tax Return	For fourth quarter 2024 (10/1–12/31)	<b>January 31</b>
944, Annual Federal Tax Return	For tax year 2024 with undeposited taxes of \$2,500 or less	<b>January 31</b>
1096, Annual Summary and Transmittal of U.S. Information Returns with Forms 1099	For tax year 2024 <i>Note: The electronic filing due date is also Jan. 31</i>	<b>January 31</b>
W-3, Transmittal of Income and Tax Statements with Forms W-2 (Copy A)	For tax year 2024 <i>Note: The electronic filing due date is also Jan. 31</i>	<b>January 31</b>
941, Quarterly Federal Tax Return	For fourth quarter 2024 (10/1–12/31) if all taxes were deposited when due	<b>Feb. 10</b>
944, Annual Federal Tax Return	For tax year 2024 if all taxes were deposited when due	<b>Feb. 10</b>
940, Annual Federal Unemployment Tax Return	For tax year 2024 if all taxes were deposited when due	<b>Feb. 10</b>
8027, Employer's Annual Information Return of Tip Income and Allocated Tips, and if required, Form 8027-T Transmittal	For tax year 2024 <i>Note: The electronic filing due date is March 31</i>	<b>Feb. 28</b>
940, Deposit of Unemployment Taxes	For companies with an accumulated unpaid liability over \$500 through March 2025	<b>April 30</b>
941, Quarterly Federal Tax Return	For first quarter 2025 (1/1–3/31)	<b>April 30</b>
941, Quarterly Federal Tax Return	For first quarter 2025 (1/1–3/31) if all taxes were deposited when due	<b>May 12</b>
940, Deposit of Unemployment Taxes	For companies with an accumulated unpaid liability over \$500 through June 2025	<b>July 31</b>
941, Quarterly Federal Tax Return	For second quarter 2025 (4/1– 6/30)	<b>July 31</b>
941, Quarterly Federal Tax Return	For second quarter 2025 (4/1– 6/30) if all taxes were deposited when due	<b>Aug. 11</b>
940, Deposit of Unemployment Taxes	For companies with an accumulated unpaid liability over \$500 through Sept. 2025	<b>Oct. 31</b>
941, Quarterly Federal Tax Return	For third quarter 2025 (7/1– 9/30)	<b>Oct. 31</b>
941, Quarterly Federal Tax Return	For third quarter 2025 (7/1–9/30) if all taxes were deposited when due	<b>Nov. 10</b>
940, Deposit of Unemployment Taxes	For companies with an accumulated unpaid liability over \$500 through Dec. 2025	<b>Feb. 2, 2026</b>
940, Annual Federal Unemployment Tax Return	For tax year 2025 with undeposited taxes of \$500 or less	<b>Feb. 2, 2026</b>
941, Quarterly Federal Tax Return	For fourth quarter 2025 (10/1– 12/31)	<b>Feb. 2, 2026</b>
944, Annual Federal Tax Return	For tax year 2025 (1/1– 12/31)	<b>Feb. 2, 2026</b>
941, Quarterly Federal Tax Return	For fourth quarter 2025 (10/1– 12/31) if all taxes were deposited when due	<b>Feb. 10, 2026</b>
940, Annual Federal Unemployment Tax Return	For tax year 2025 if all taxes were deposited when due	<b>Feb. 10, 2026</b>

# Federal Tax Deposit Due Dates

## Semi-Weekly Deposit Due Dates

Calculate the accumulated tax liability. If the unpaid liability is \$100,000 or more, then the deposit is due within one banking day of the payroll check date. A monthly depositor who accumulates \$100,000 or more is required to follow the semi-weekly rule for the rest of 2025 and for 2026.

First Quarter		Second Quarter		Third Quarter		Fourth Quarter	
Payroll Check Date	Due Date	Payroll Check Date	Due Date	Payroll Check Date	Due Date	Payroll Check Date	Due Date
Jan. 1–3	Jan. 8	April 1	April 4	July 1	July 7 <sup>5</sup>	Oct. 1–3	Oct. 8
Jan. 4–7	Jan. 10	April 2–4	April 9	July 2–4	July 9	Oct. 4–7	Oct. 10
Jan. 8–10	Jan. 15	April 5–8	April 11	July 5–8	July 11	Oct. 8–10	Oct. 16 <sup>7</sup>
Jan. 11–14	Jan. 17	April 9–11	April 16	July 9–11	July 16	Oct. 11–14	Oct. 17
Jan. 15–17	Jan. 23 <sup>1</sup>	April 12–15	April 18	July 12–15	July 18	Oct. 15–17	Oct. 22
Jan. 18–21	Jan. 24	April 16–18	April 23	July 16–18	July 23	Oct. 18–21	Oct. 24
Jan. 22–24	Jan. 29	April 19–22	April 25	July 19–22	July 25	Oct. 22–24	Oct. 29
Jan. 25–28	Jan. 31	April 23–25	April 30	July 23–25	July 30	Oct. 25–28	Oct. 31
Jan. 29–31	Feb. 5	April 26–29	May 2	July 26–29	Aug. 1	Oct. 29–31	Nov. 5
Feb. 1–4	Feb. 7	April 30–May 2	May 7	July 30–Aug. 1	Aug. 6	Nov. 1–4	Nov. 7
Feb. 5–7	Feb. 12	May 3–6	May 9	Aug. 2–5	Aug. 8	Nov. 5–7	Nov. 13 <sup>8</sup>
Feb. 8–11	Feb. 14	May 7–9	May 14	Aug. 6–8	Aug. 13	Nov. 8–11	Nov. 14
Feb. 12–14	Feb. 20 <sup>2</sup>	May 10–13	May 16	Aug. 9–12	Aug. 15	Nov. 12–14	Nov. 19
Feb. 15–18	Feb. 21	May 14–16	May 21	Aug. 13–15	Aug. 20	Nov. 15–18	Nov. 21
Feb. 19–21	Feb. 26	May 17–20	May 23	Aug. 16–19	Aug. 22	Nov. 19–21	Nov. 26
Feb. 22–25	Feb. 28	May 21–23	May 29 <sup>3</sup>	Aug. 20–22	Aug. 27	Nov. 22–25	Dec. 1 <sup>9</sup>
Feb. 26–28	March 5	May 24–27	May 30	Aug. 23–26	Aug. 29	Nov. 26–28	Dec. 3
March 1–4	March 7	May 28–30	June 4	Aug. 27–29	Sept. 4 <sup>6</sup>	Nov. 29–Dec. 2	Dec. 5
March 5–7	March 12	May 31–June 3	June 6	Aug. 30–Sept. 2	Sept. 5	Dec. 3–5	Dec. 10
March 8–11	March 14	June 4–6	June 11	Sept. 3–5	Sept. 10	Dec. 6–9	Dec. 12
March 12–14	March 19	June 7–10	June 13	Sept. 6–9	Sept. 12	Dec. 10–12	Dec. 17
March 15–18	March 21	June 11–13	June 18	Sept. 10–12	Sept. 17	Dec. 13–16	Dec. 19
March 19–21	March 26	June 14–17	June 23 <sup>4</sup>	Sept. 13–16	Sept. 19	Dec. 17–19	Dec. 24
March 22–25	March 28	June 18–20	June 25	Sept. 17–19	Sept. 24	Dec. 20–23	Dec. 29 <sup>10</sup>
March 26–28	April 2	June 21–24	June 27	Sept. 20–23	Sept. 26	Dec. 24–26	Dec. 31
March 29–31	April 4	June 25–27	July 2	Sept. 24–26	Oct. 1	Dec. 27–30	Jan. 5, 2026 <sup>11</sup>
		June 28–30	July 7 <sup>5</sup>	Sept. 27–30	Oct. 3	Dec. 31	Jan. 7, 2026 <sup>11</sup>
Holidays							
<sup>1</sup> Jan. 20		Martin Luther King, Jr. Day		<sup>6</sup> Sept. 1		Labor Day	
<sup>2</sup> Feb. 17		Presidents’ Day		<sup>7</sup> Oct. 13		Columbus Day	
<sup>3</sup> May 26		Memorial Day		<sup>8</sup> Nov. 11		Veterans Day	
<sup>4</sup> June 19		Juneteenth National Independence Day Observed		<sup>9</sup> Nov. 27		Thanksgiving Day	
				<sup>10</sup> Dec. 25		Christmas Day Observed	
<sup>5</sup> July 4		Independence Day		<sup>11</sup> Jan. 1, 2026		New Year’s Day Observed	

Paychex will not observe the following holiday: Emancipation Day Observed — April 16, 2025.

# Federal Tax Deposit Due Dates

## Monthly Deposit Due Dates

First Quarter	
Month Tax Liability Incurred	Due Date
Jan. 2025	Feb. 18, 2025
Feb. 2025	March 17, 2025
March 2025	April 15, 2025

Second Quarter	
Month Tax Liability Incurred	Due Date
April 2025	May 15, 2025
May 2025	June 16, 2025
June 2025	July 15, 2025

Third Quarter	
Month Tax Liability Incurred	Due Date
July 2025	Aug. 15, 2025
Aug. 2025	Sept. 15, 2025
Sept. 2025	Oct. 15, 2025

Fourth Quarter	
Month Tax Liability Incurred	Due Date
Oct. 2025	Nov. 17, 2025
Nov. 2025	Dec. 15, 2025
Dec. 2025	Jan. 15, 2026

## Quarterly Deposit Due Dates

If an employer is unsure that liability will be less than \$2,500 for a quarter, it would be prudent to deposit in accordance with the monthly deposit rule. When the accumulated liability is \$2,500 or more in a quarter, an employer is subject to deposit penalties if monthly deposits were not made.

Quarter	Period	Due Date
1	For employers who accumulated less than \$2,500 in federal taxes during the first quarter (1/1–3/31)	April 30, 2025 Remit with Form 941
2	For employers who accumulated less than \$2,500 in federal taxes during the second quarter (4/1–6/30)	July 31, 2025 Remit with Form 941
3	For employers who accumulated less than \$2,500 in federal taxes during the third quarter (7/1–9/30)	Oct. 31, 2025 Remit with Form 941
4	For employers who accumulated less than \$2,500 in federal taxes during the fourth quarter (10/1–12/31)	Feb. 2, 2026 Remit with Form 941

This publication is designed to provide accurate information, as of Oct. 18, 2024, about the subject matter covered. It is furnished with the understanding that Paychex, Inc. is not engaged in rendering legal, accounting, or other professional advice. If legal advice or other expert advice is required, the service of a competent professional should be sought.