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Quebec Tax Instalments: 2026 Calendar

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Executive Summary

A self-employed person in Quebec does not automatically have to pay tax instalments. For **2026**, the federal and Quebec requirements must be assessed separately. For a Quebec resident, the relevant federal threshold is **\$1,800** for 2026, and then for 2025 or 2024 (canada.ca). Quebec also applies a threshold of **\$1,800** for the current year and requires that it have been exceeded in at least one of the two preceding years (revenuquebec.ca). A reminder is a prompt to calculate, not proof that the same amount remains appropriate after a drop in income.

The nominal dates are **March 15, June 15, September 15 and December 15, 2026** (canada.ca). Since March 15 is a Sunday, the first practical deadline is **Monday, March 16, 2026**: the Canada Revenue Agency accepts the next business day (canada.ca), and Quebec's Interpretation Act similarly extends a deadline that falls on a holiday (legisquebec.gouv.qc.ca). The other three dates remain unchanged.

Three methods are permitted: the reminder amount, the preceding year and the current-year estimate (canada.ca). For irregular income, the current-year method can free up cash, but it transfers the estimation risk to the taxpayer. The most robust strategy is to maintain **two ledgers**, one for the CRA and one for Revenu Québec, and to set aside the following fraction of each payment received: $(\text{estimated federal balance} + \text{estimated Quebec balance} - \text{instalments already paid}) / \text{gross receipts still expected}$. A separate tax account reduces the risk of spending the reserve (rbccroyalbank.com).

If a deadline is missed, pay promptly, check both accounts and recalculate the rest of the year. Federal interest is compounded daily (canada.ca); in Quebec, a payment below **75%** of the required amount can also trigger additional annual interest of **10%** (revenuquebec.ca). This report provides an educational decision-making tool, not individualized tax advice.

Introduction and context

Tax instalments are advance payments of tax that would otherwise be paid when filing a return. In Quebec, they may also cover certain provincial contributions (revenuquebec.ca). They therefore often apply to consultants, professionals and sole proprietors whose income is not subject to enough withholding at source. Banque Nationale points out that tax is generally not withheld at source from amounts earned through self-employment (bnc.ca).

The challenge is not solely tax-related. Self-employment income may come in through large contracts, while deadlines are fixed. Statistics Canada counted an average of **2,652,600** self-employed workers in 2023, representing **13.2%** of the employed population (www150.statcan.gc.ca). The agency also associates certain forms of gig work with very short hours or the lack of a stable client base (www150.statcan.gc.ca). A method based solely on the past year may therefore be a poor fit for current cash flow.

The goal of this guide is to turn the rules into an operational decision. First, determine whether each tax authority requires payments, choose a method for each account, schedule the payments and maintain a measurable reserve. The illustrative calculations are fictional and simplified. They do not replace official forms or a professional's review of credits, contributions and personal circumstances.

Definition, thresholds and decision tree

The one-minute test

Following the right sequence avoids concluding too quickly that a reminder must be paid as issued.

- **Step 1, residency.** Confirm Quebec residency for the reduced federal threshold applicable on December 31.
- **Step 2, current year.** Separately estimate federal net tax and Quebec net tax plus applicable contributions, after relevant withholdings and credits.
- **Step 3, current-year threshold.** If the estimated balance does not exceed **\$1,800** in a ledger, that ledger normally does not require instalments for 2026. Revenu Québec explicitly states this first condition (revenuquebec.ca).

- **Step 4, history.** Check whether the same threshold was also exceeded in 2025 or 2024. The CRA applies precisely this lookback (canada.ca).
- **Step 5, sector exception.** If the main activity is farming or fishing, apply the tests and annual deadline specific to that category.
- **Step 6, reminder.** Compare the reminder received with the current estimate. The absence of a provincial form does not transfer responsibility to the tax authority: individuals must check their obligation themselves (revenuquebec.ca).

Receiving a letter therefore does not create a new tax. The reminder uses historical data to propose a schedule. If the taxpayer has returned to salaried employment, experienced a drop in business activity or has new withholdings, their 2026 balance may be lower. Conversely, receiving nothing does not exempt someone whose current balance and history meet the tests.

Farmers and fishers

The exception must not be extended to other self-employed people. Federally, eligible individuals have a single date, **December 31** (canada.ca). In Quebec, the notice normally arrives in November and only one annual payment is required (revenuquebec.ca). A consultant serving the agricultural sector is not thereby a farmer whose main source of income is that activity.

Federal and Quebec: two obligations to keep separate

The thresholds are similar, but the calculation bases, forms, payees and balances are not interchangeable. *Table 1* summarizes the questions to address in two separate columns.

Item	CRA, federal account	Revenu Québec, provincial account
2026 threshold for a Quebec resident	Net tax owing above \$1,800 , also exceeded in 2025 or 2024 (canada.ca).	Estimated net tax above \$1,800 , also exceeded in at least one of the two preceding years (revenuquebec.ca).
Reminders	The August reminder covers September and December (canada.ca).	TPZ-1026.A is normally sent in February and August when historical data indicates it is needed (revenuquebec.ca).
Methods	No-calculation, prior-year, current-year.	Notice amount, prior-year, current-year using TP-1026.
Where to pay	To the CRA, choosing the correct payee and period.	To Revenu Québec, using the appropriate remittance slip or electronic service.
Tax return	Total entered on line 47600 (canada.ca).	Total claimed on the provincial return according to slips and account statements.

The table shows why a single combined transfer is a poor way to handle these obligations. An overpayment to the CRA does not cover a shortfall in Quebec. The tracking file must have two balance lines, two sets of confirmations and two reconciliations with the notices of assessment.

What goes into the estimate

The starting point is not revenue, but **estimated taxable profit**, after eligible business expenses. Next, estimate the tax and contributions specific to each return, then subtract the withholdings and credits that reduce the balance. The CRA indicates that increased withholding on certain sources can reduce or eliminate instalments (canada.ca).

Someone with both salary and contract income should therefore not apply an arbitrary percentage to all their invoices. They must incorporate salary withholdings into the correct ledger and maintain a conservative scenario if bonuses, expenses or credits remain uncertain.

2026 calendar and checkpoints

The nominal schedule is quarterly. *Table 2* adds cash flow tasks to the tax dates.

Month in 2026	Deadline or checkpoint	Recommended action
January	Preliminary close of 2025	Total profit, withholdings and instalments separately.
February	First possible reminder	Compare the notice with the 2026 scenario, keeping the CRA and Quebec separate.
March	Monday, March 16 , the practical date after Sunday the 15th	Pay and archive two confirmations; the Quebec extension comes from the next-business-day rule (legisquebec.gouv.qc.ca).
April	Annual tax balance generally due	Reconcile the resulting balance with the remaining reserve.
May	Revised forecast	Update signed contracts, expenses and withholdings.
June	Monday, June 15	Second payment and account check.
July	Mid-year review	Recalculate the reserve rate per invoice.
August	Second possible reminder	Check the September and December amounts.
September	Tuesday, September 15	Third payment, followed by bank reconciliation.
October	Year-end scenario	Test base, conservative and high income scenarios.
November	Possible farming or fishing notice	Apply the exception only if the criteria are met.
December	Tuesday, December 15	Fourth payment; maintain a cushion for the final balance.

The four dates are identical in the government calendars (canada.ca). What matters is receipt. Revenu Québec uses, among other things, the date on which the financial institution processes the transaction (revenuquebec.ca). For a federal payment through online banking, the payment may be credited on the business day of the transaction or the next business day, depending on the institution (canada.ca). Waiting until late evening on the deadline therefore adds an avoidable risk.

Choosing among the three calculation methods

1. Reminder amount, or no-calculation option

This method uses the amounts provided by the tax authority. Federally, it is based on the latest assessed return (canada.ca). In Quebec, it uses information from the two preceding returns (revenuquebec.ca).

- **Advantage.** Few calculations and generally strong protection when each stated amount is paid in full and on time.
- **Limitation.** The reminder can tie up too much cash if 2026 is significantly less profitable. BDO highlights this risk when income has been declining for two years (bdo.ca).
- **Good fit.** Stable or rising income, low tolerance for underestimation risk and a sufficient reserve.

2. Prior-year option

For 2026, the federal method uses the **2025** return (canada.ca). The provincial method also starts with the preceding year's net tax and contributions (revenuquebec.ca).

- **Advantage.** The 2025 figures are known and verifiable.
- **Limitation.** An exceptional year becomes a poor basis for a cyclical business.
- **Good fit.** Relatively stable business activity and a representative 2025 return.

3. Current-year estimate

The third method directly estimates the **2026** amounts (canada.ca). Revenu Québec indicates that it can be advantageous when tax and contributions decrease (revenuquebec.ca).

- **Advantage.** It better reflects a weak order book, a leave of absence or a move to salaried employment.
- **Limitation.** A late sale, an unexpected contract or a disallowed expense can turn a reasonable estimate into an underpayment.
- **Good fit.** A significant documented decline, up-to-date bookkeeping and reviews at least quarterly.

The practical rule is simple: choose the current-year option only if the file can be recalculated. An estimate made in February and never updated is not a cash flow method, but an outdated assumption.

Implementation: a two-ledger spreadsheet

Basic formulas

The spreadsheet must have a federal column and a Quebec column. The inputs are:

- **Expected taxable profit.** Expected receipts minus estimated eligible expenses.
- **Calculated tax and contributions.** Use the available 2026 software or forms.

- **Withholdings and credits.** Allocate each item to the tax authority that recognizes it.
- **Uncovered balance.** Estimated tax minus withholdings and credits.
- **Instalments already paid.** Reconcile with confirmations and official accounts.
- **Remaining reserve.** Uncovered balance minus instalments paid.
- **Rate per invoice.** Remaining reserve divided by gross receipts still expected.

A rolling forecast is preferable to a fixed annual budget. BDC suggests forecasting inflows and outflows over a quarter (bdc.ca), while Futurpreneur provides a monthly template spanning two years (futurpreneur.ca). For instalments, a 13-week view lets you see the next deadline without losing the annual perspective.

Hypothetical example: a Montreal consultant with irregular receipts

Suppose, solely to demonstrate how the process works, that a consultant expects **\$120,000** in receipts and **\$30,000** in expenses, resulting in **\$90,000** in taxable profit. Her software estimates an uncovered federal balance of **\$9,600** and a Quebec balance of **\$11,200** after withholdings and credits. These are not published tax rates and must not be applied to another person.

As of July 1, she has paid **\$4,800** to the CRA and **\$5,600** to Revenu Québec. She still expects **\$50,000** in receipts. Her remaining reserve is therefore:

- **Federal.** $9,600 - 4,800 = \$4,800$, or **9.6%** of receipts still expected.
- **Quebec.** $11,200 - 5,600 = \$5,600$, or **11.2%**.
- **Total cash reserve.** $10,400 / 50,000 = 20.8\%$, kept in two accounting subaccounts.

If payment on a **\$15,000** invoice is received, she allocates **\$1,440** to the federal account and **\$1,680** to Quebec. The available balance before other expenses is **\$11,880**. This calculation does not claim that **20.8%** is a standard: it is derived from the estimated obligations in this scenario.

Table 3 is a template that can be copied for each revision.

Control line	Federal	Quebec	Evidence to retain
Projected taxable profit	Shared input	Shared input	Ledger, contracts, expenses
Estimated tax and contributions	Federal calculation	Provincial calculation	Software report or form
Less withholdings and credits	Federal amount	Quebec amount	Slips and statements
Less instalments paid	CRA confirmations	RQ confirmations	Number, date, amount
Remaining reserve	balance - payments	balance - payments	Bank reconciliation
Rate per payment received	federal reserve / remaining receipts	Quebec reserve / remaining receipts	Dated version of the forecast

The table distinguishes tax calculations from holding cash. RBC recommends realistic rather than optimistic income assumptions (rbccroyalbank.com). CIBC advises forecasting monthly and annual sales (cibc.com). Together, these time horizons prevent a good quarter from masking a weak fourth quarter.

Organizing payments and records

- **Separate account.** Set aside tax funds outside the day-to-day operating account (rbccroyalbank.com).
- **Separate transactions.** Tracking income, expenses and cash flow is easier when personal and business transactions are kept separate (td.com).
- **Routine.** A consistent monthly or quarterly schedule simplifies tax preparation (bdc.ca).
- **Large payments.** Any provincial payment exceeding **\$10,000** must normally be electronic (revenuquebec.ca).

Analysis and evidence

Comparing the reminder amount with the current estimate

The decision can be approached as a scenario problem, rather than an intuitive choice. For each of the two accounts, calculate three annual totals: reminder amounts, the 2025 basis and the 2026 estimate. Then select the permitted method that matches the quality of the information and risk tolerance. *Table 4* categorizes the main decision scenarios.

Observed situation	Generally the most robust method	Main risk to measure
Stable or rising income	Reminder or prior-year	Limited cash tied up, reduced underpayment risk
Significantly lower income in 2026	Current-year, revised each quarter	Underestimation if a large contract materializes
Income concentrated at year-end	Current-year with scenarios	Deadlines before payments are received
Significant new salary withholding	Current-year incorporating the withholding	Incorrect allocation between federal and Quebec accounts
Bookkeeping behind schedule	Reminder until updated	Decision based on incomplete data

The table does not replace official calculations. It categorizes risk. The current-year method is rational only if the gap between the low and high scenarios is known. CPA Canada's calculator is specifically intended to provide a clear picture of cash flow (cpacanada.ca), and RBC explicitly includes quarterly instalments among the less frequent expenses to incorporate into the forecast (rbccroyalbank.com).

What cash flow sources change in practice

Tax rules determine the minimum to pay. Management sources indicate how to make that minimum affordable. Their contributions can be translated into specific controls:

- **Link bookkeeping and the reserve.** BDC connects daily bookkeeping with cash flow and the final tax liability ([bdc.ca](#)). Separating personal and business transactions then makes cash flow easier to track ([td.com](#)). The control to add is a monthly reconciliation of both reserves.
- **Combine time horizons.** A quarterly forecast shows the next deadline ([bdc.ca](#)); a monthly projection over two years shows seasonal lows ([futurpreneur.ca](#)); a monthly and annual forecast links the two ([cibc.com](#)). The file must therefore display 13 weeks and the full year.
- **Reject automatic optimism.** RBC recommends realistic income assumptions ([rbccroyalbank.com](#)). This caution is particularly relevant when the client base is unstable, a characteristic identified by Statistics Canada for some gig workers ([www150.statcan.gc.ca](#)). The control consists of weighting unsigned contracts.
- **Isolate the reserve.** RBC suggests a separate account dedicated to tax obligations ([rbccroyalbank.com](#)). This discipline compensates for the usual absence of withholding at source for self-employed people ([bnc.ca](#)). CPA Canada's calculator provides a structured view of available cash flow ([cpacanada.ca](#)).
- **Review on a fixed schedule.** BDC considers a monthly or quarterly routine helpful in simplifying tax preparation ([bdc.ca](#)). The quarterly forecast must be updated with each major contract ([bdc.ca](#)), then reconciled with the annual projection ([cibc.com](#)).
- **Measure the decline before reducing payments.** BDO notes that government amounts can be high when income has been declining for two years ([bdo.ca](#)). This observation supports checking, not an automatic reduction. A detailed projection must first make the decline visible ([cpacanada.ca](#)).

The convergence of these sources is more useful than a generic percentage. The amount to set aside comes from the tax calculation; a separate account, multiple time horizons and a review schedule reduce the risk that this amount will no longer be available at the deadline. A budget must therefore clearly show net cash flow ([cpacanada.ca](#)), while quarterly tax expenses remain visible among the less frequent outflows ([rbccroyalbank.com](#)).

Cost of a late or insufficient payment

Federally, interest is compounded daily at the prescribed rate, which may change each quarter ([canada.ca](#)). For the fourth quarter of 2026, the CRA announced **7%** on overdue taxes ([canada.ca](#)). The federal penalty under section 163.1 is **50%** of the excess calculated using the statutory threshold ([laws-lois.justice.gc.ca](#)).

In Quebec, interest on an incomplete payment is also compounded daily ([revenuquebec.ca](#)). The published regular rate was **8%** in the first quarter of 2026 and **7%** in the second and third quarters; the fourth quarter had not yet been posted as of September 22 ([revenuquebec.ca](#)). A payment below **75%** of the required amount may trigger the additional annual interest of **10%** ([revenuquebec.ca](#)).

These rates do not justify deliberately delaying a payment. Above all, they show that the cost is sensitive to the number of days and the amount of the shortfall. After a missed payment:

- **Pay without delay** the amount still owing to each tax authority.
- **Keep the confirmation** and check that it has been allocated to the correct account.

- **Recalculate the remaining deadlines** rather than simply adding the overdue amount to the next payment.
- **Consult a professional** if several methods have been mixed, income has changed significantly or the interest appears inconsistent with the payments. CIBC recommends an accountant's help when forecasting exceeds internal capabilities ([cibc.com](https://www.cibc.com)).

Implementation and monitoring

BDC directly connects bookkeeping, cash flow and the final tax liability ([bdc.ca](https://www.bdc.ca)). For a self-employed person, this means dating each version of the forecast, locking the formulas and keeping the assumptions with the confirmations.

This structure addresses four observable constraints. First, self-employed people often have to build their own reserves because their receipts are not subject to withholding at source ([bnc.ca](https://www.bnc.ca)). Second, some profiles combine short hours and an unstable client base (www150.statcan.gc.ca), while self-employment as a whole represented **13.2%** of employment in 2023 (www150.statcan.gc.ca).

Third, the projection must work across several time horizons: the quarter for the next deadline ([bdc.ca](https://www.bdc.ca)), the month and year for the order book ([cibc.com](https://www.cibc.com)), then two years to visualize seasonality ([futurpreneur.ca](https://www.futurpreneur.ca)). Fourth, the reminder amount may become too high when income declines ([bdo.ca](https://www.bdo.ca)), which justifies calculating another permitted method, rather than making an intuitive reduction.

A complete management approach therefore consists of keeping a clear budget ([cpacanada.ca](https://www.cpacanada.ca)), isolating tax funds ([rbcroyalbank.com](https://www.rbcroyalbank.com)), using realistic assumptions ([rbcroyalbank.com](https://www.rbcroyalbank.com)) and maintaining a monthly or quarterly routine ([bdc.ca](https://www.bdc.ca)).

The practices to establish are:

- **Brief monthly review.** Update payments received, expenses and signed contracts.
- **Full quarterly review.** Recalculate both balances before each deadline.
- **Scenarios.** Maintain a base case, a conservative case and a high-activity case.
- **Dynamic reserve.** Adjust the percentage per invoice when remaining receipts change.
- **Traceability.** Archive notices, forms, payments and reconciliations by tax authority.

The system must also withstand rapid growth. A major contract can cause the threshold to be exceeded in the current year, even without a reminder. Conversely, a sustained decline can make the current-year estimate more suitable, provided the assumptions are verifiable. The choice is therefore not “pay or do not pay”, but “which permitted amount minimizes both tax risk and cash flow constraints”.

Frequently asked questions

Do all self-employed people have to pay instalments?

No. The estimated 2026 balance and history must exceed the applicable thresholds. Significant self-employment income may leave little balance after expenses, withholdings and credits, while lower income without withholding may produce a high balance.

What are the tax instalment dates in Quebec in 2026?

The nominal dates are **March 15, June 15, September 15 and December 15**. Since March 15, 2026 falls on a Sunday, a payment received on the next business day is considered on time by the CRA (canada.ca), and Quebec law also extends the deadline to the next business day (legisquebec.gouv.qc.ca).

Must you pay the exact reminder amount?

Not necessarily, if another authorized method produces a lower amount. However, paying the reminder in full and on time offers significant administrative protection. The current-year method requires an accurate estimate that is reviewed regularly.

How do you pay instalments to Revenu Québec?

Options include a financial institution's services, a teller or ATM with a remittance slip, and mail. For a payment exceeding **\$10,000**, electronic payment is normally mandatory (revenuquebec.ca). Allow for bank processing time.

What percentage should you set aside from each invoice?

There is no reliable universal percentage. Calculate the federal and Quebec reserves separately, then divide each by the gross receipts still expected. Recalculate after each significant change.

What should you do after missing an instalment?

Pay each tax authority promptly, keep the evidence, check the allocation, then review upcoming payments. Daily interest generally makes waiting more expensive.

Conclusion

Quebec tax instalments for 2026 can be managed properly with four decisions: check whether you are required to pay, separate the CRA from Revenu Québec, choose a permitted method and fund the deadlines as payments come in. The **\$1,800** threshold is not a flat tax. Together with the history, it determines whether a taxpayer falls within the instalment system.

For most consultants with irregular income, the most useful file fits on one page: projected profit, estimated tax, withholdings and credits, instalments paid, remaining reserve and percentage per upcoming invoice, in two columns. In practice, the 2026 calendar begins on **March 16**, then returns on **June 15, September 15 and December 15**. An alert set several days before each date accounts for bank processing.

The reminder method reduces the risk of error, the prior-year option suits stable business activity and the current-year option can protect cash flow during a decline. The latter, however, requires frequent reviews. In the event of a delay, a major income change or a discrepancy between the two notices, paying what is certain and having a tax specialist or accountant validate the calculation remains the most prudent decision.

Source links

Links cited in this article, in order of first appearance. Full addresses are provided for readers using extracted text.

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