



TRAPHAGEN

CPAs & WEALTH ADVISORS



Extension of Time To File and Payment Options

Please forward your tax information to us by **April 1, 2026** in order to file your tax return in a timely manner. **Post-April 1, 2026**, we will need your tax information so we can review and file an Extension of Time to File on your behalf by April 15, 2026.

Federal - Due date Wednesday, April 15, 2026

Extension Form 4868 - Taxpayer receives an automatic six-month extension. An extension of time to file eliminates the late filing penalty (up to 25% of tax owed); and if you paid in 90% of your federal income tax, the late payment penalty does not apply. An estimated tax payment, based on your tax information, must be made and reflected on Form 4868 or the extension may be invalidated.

New Jersey - Due date Wednesday, April 15, 2026

Extension Form NJ-630 - To be eligible for an extension you must have 80% of your New Jersey income tax paid in by the above due date.

If you have paid at least 80% of the tax and you applied for a federal extension, no New Jersey extension is required. A copy of the federal extension must be attached to the New Jersey filing.

New York - Due date Wednesday, April 15, 2026

Extension Form IT-370 - New York does not accept a copy of the Federal Form 4868, therefore, you must file Form IT-370 before the due date to get the six-month extension. A full payment of the estimated tax balance due must be made with the extension.

Alternatives to consider for Taxpayers who cannot pay on time:

1. File return and pay as much as you can.
This will eliminate the late filing penalty, reduce the late payment penalty and interest charges.
2. Consider obtaining a loan or paying by credit card. The interest rate and fees charged by a bank or credit card company may be lower than what the Internal Revenue Service charges, which is currently 7%.
3. Request an Installment Agreement. Use Form 9465 to pay your taxes over time.
4. If you receive a bill from the IRS, contact us immediately to discuss payment options.

The following information is from the IRS website and may be of assistance to you:

Federal Extension Payment Options

Electronic Funds withdrawal - provide your CPA with account information who can then, with proper authorization, transmit your funds. This is only available with electronic filing.

Electronic Federal Tax Payment System (EFTPS) - A free service offered by the US

Department of Treasury to pay your federal taxes electronically by using the internet, or by phone by enrolling in the system - preregistration is required. Go to <https://www.eftps.gov/eftps> or call 800-555-4477.

IRS Direct Pay - This is a free online tool that allows taxpayers to securely pay their taxes directly from checking or savings accounts without any fees or preregistration. <https://directpay.irs.gov/directpay>

IRS2Go - This is a mobile app that offers taxpayers the option to make a payment with Direct Pay for free or by debit or credit card for a fee. <https://www.irs.gov/newsroom/irs2goapp>

Pay with cash at a retail partner

<https://www.irs.gov/payments/pay-with-cash-at-a-retail-partner> fees apply.

Credit or Debit Card - this can be done by phone or internet. (Note - usually a 2 to 3% processing fee).

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