



# 2025 Tax Calendar

FOR CHURCHES, MINISTRIES & INDIVIDUALS

## **By StartCHURCH**

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# Introduction

Happy New Year! We are proud to present to you the 2025 Tax Calendar for Churches and Ministries!

Every January, ministry and church leaders everywhere ask us how to file their taxes and which forms they need to use. Now, you no longer need to wonder. This comprehensive calendar will take you month by month through 2025, so you can make sure you are staying up-to-date with the tax requirements for your organization.

Please note that the IRS has been changing due dates for many returns and tax forms over the last few years. These dates in this tax calendar are based on the standard due dates, but they could change.

Please visit the [IRS.gov website](https://www.irs.gov) for up-to-date information.

We pray this resource helps you reach your goals and protect what God has called you to lead in 2025.

If you have questions regarding any of the information in this packet, please call us at (770) 638-3444. It is our honor to serve you in the new year and beyond!

# First Quarter 2025

## January 16

1. As recommended by our [StartRIGHT® Service](#), ministers who have had a housing allowance properly designated by the church must add up their qualifying housing allowance expenses by calculating the actual value of the home and the fair rental value.
2. Ministers must make the estimated tax payment for the fourth quarter of 2024 using Form 1040-ES. However, you do not have to make this payment if you file your 2024 tax return (Form 1040) and pay any tax due by January 31, 2025.
3. If your church or ministry has non-ministerial employees and deposits payroll taxes monthly, the December 2024 payroll tax deposit is due. This tax deposit occurs on the 15th of every month unless the 15th falls on a weekend or holiday.

### Recommended reading:

[“3 Must-Know Tax Benefits for Pastors and Ministers”](#)

## January 31

1. Provide tax-deductible contribution statements to all of those who made contributions to your church or ministry.
2. Send out Form W-2 to all of your employees, including the pastor. Be sure to carefully document any qualifying health insurance premiums your church paid for its staff. The new law requires that they be reported on line 12 of Form W-2. For those of you who have the [W-2 and 1099 Tax Kit](#), all you have to do is follow the step-by-step instructions to electronically file Form W-2.
3. Send Form W-3, Transmittal of Wage and Tax Statements, to the Social Security Administration along with copy A of all employee W-2s you issued for calendar year 2024. For those of you who have the [W-2 and 1099 Tax Kit](#), all you have to do is follow the step-by-step instructions to electronically file Form W-3 with your W-2 forms. If you file these electronically, the due date is extended to April 2. Keep reading for more information!
4. Provide 1099-NEC forms to independent contractors, including guest speakers and unincorporated landlords who received \$600.00 or more in payments or honorariums in 2024. If you paid anyone royalties of \$10.00 or more, give that individual a Form 1099-NEC. If you used the services of an attorney and paid \$1.00 (one dollar) or more for their services, you must issue a Form 1099-NEC. If you have the [W-2 and 1099 Tax Kit](#), all you have to do is follow the step-by-step instructions to electronically file Form 1099-NEC and Form 1096 tax forms.

5. Consider applying for [self-employment tax exemption](#) before your window of time expires on April 15. For more information, call our office at 770-638-3444, and our specialists will help you.
6. File Form 941 (payroll tax) for the fourth quarter of 2024 and deposit any unpaid taxes, or file Form 944 for the 2024 tax year if your employment tax liability was \$1,000 or less and the IRS sent you a written letter to allow you to use Form 944.
7. File Form 945 to report income tax withheld (backup withholdings) for 2024 on independent contractors, including citizen and non-citizen guest speakers.
8. As a pastor, if you do not pay your fourth quarter estimated tax payment using Form 1040-ES by January 16, you may choose to file your 2024 income tax return by January 31 to avoid a underpayment penalty for not making the January 16 fourth quarter payment.

**Recommended reading:**

[“The Right Way to Hire Church Staff”](#)

[“Are You Aware of These Tax Forms?”](#)

[“Should Ministers Opt-Out of Social Security?”](#)

## Anytime in January

If your ministry changed addresses last year, now will be the right time to update your address with the IRS. To do that, you will need to file Form 8822-B.

[Click here](#) to download Form 8822-B.

**Recommended reading:**

[“How to Change Your Church Name”](#)

[“How to Protect Your Church Name”](#)

[“How Long to Legally Make Changes to Your Church”](#)

## February 28

Send copy A of Form 1099-NEC with Form 1096 to the IRS. For those of you who have the [W-2 and 1099-NEC Kit](#), all you have to do is follow the step-by-step instructions to electronically file Form 1096. If you file these electronically, the due date is extended to March 31.

## March 17

1. If your church or ministry is a shareholder of an S-Corporation, this is the final day to file Form 1120-S.\*
2. If you, your church or ministry is a shareholder of a Partnership or LLC, this is the final day to file Form 1065.\*

*\*Each shareholder is liable for tax on their own shares from the entity's income and is usually accounted for on a separate schedule.*

## March 31

1. If you chose to file copy A of Form 1099-NEC with Form 1096 electronically, this is the final day to file. If you file after this date, it will be considered late.
2. If you chose to file Form W-3, Transmittal of Wage and Tax Statements, with copy A of all employee W-2s electronically, this is the final day to file. If you file after this date, it will be considered late.

### Recommended reading:

["7 Big Mistakes Ministers Make with Their Taxes"](#)

["10 Easy Tips for a Stress-Free Tax Season"](#)

## File Your Taxes the Easy Way with StartCHURCH!

Get your taxes filed quickly and accurately with the StartCHURCH Minister's Tax Return Service. You can take advantage of every legal benefit allowed to you as a minister - even if you're bi-vocational! Our tax return service makes it as easy as 1, 2, 3 to save you time and money without the headache of wondering if you overpaid.

**Give us a call today (770) 638-3444**

# Second Quarter

## April 15

1. Ministers and other church employees must file a 2024 income tax return through Form 1040, 1040A, or 1040EZ, and pay any taxes that are due. You may apply for a six month extension by filing Form 4868.\*  
*\*Form 4868 is NOT an extension to pay any taxes that may be owed, but an extension to file one's Federal income tax return by six months.*
2. Ministers must make the estimated tax payment for the first quarter of 2025 using Form 1040-ES. Only make this payment if you believe you will owe taxes for 2025.
3. If your church or ministry is a shareholder of a C-Corporation, this is the final day to file Form 1120.
4. If your church or ministry has non-ministerial employees and deposits payroll taxes monthly, the March 2025 payroll tax deposit is due.

### Recommended reading:

["Debunking 5 Ministerial Tax Myths"](#)

["Important Tax Guidelines for Ministers"](#)

## April 30

You may now file Form 941 for the first quarter of 2025. Deposit or pay any un-deposited tax under the accuracy of deposit rules. If your tax liability is less than \$2,500, you can pay it in full with a timely filed return. If you deposited the tax for the quarter timely, properly, and in full, you have until May 10 to file the return.



## May 15

1. If your church or ministry has non-ministerial employees and deposits payroll taxes monthly, the April 2025 payroll tax deposit is due.
2. In general, Form 990s are due May 15th of each year. However, depending on your ministry's fiscal year, your Form 990 due date could be different. Form 990 is due on the 15th day of the 5th month following the end of the organization's taxable year.
3. Form 990-T is due for all exempt organizations with unrelated business income of \$1,000 or more in any given fiscal year.
4. If you have a church school or other 501(c)(3) school, you must file Form 5578. This is an annual certification of racial nondiscrimination by a private school.

### Recommended reading:

["Now Is The Best Time for Your Church To Start a School"](#)

["Why You Can't Forget to File Form 990"](#)

## June 15

1. If your church or ministry has non-ministerial employees and deposits payroll taxes monthly, the May 2025 payroll tax deposit is due.
2. If you are a U.S. Citizen or resident alien living and working outside of the United States and Puerto Rico, file Form 1040 and pay any taxes, interest, or penalties due. For an automatic four month extension, file Form 4868 and deposit estimated tax.
3. Ministers must make the estimated tax payment for the second quarter of 2025 using Form 1040-ES. Only make this payment if you believe you will owe taxes for 2025. This is the second installment.

### Recommended reading:

["What You Need to Know Before Supporting Missions"](#)

["How to Pay Foreign Guest Speakers"](#)

# Third Quarter

## August 1

File Form 941 (payroll tax) for the second quarter of 2025 and deposit any unpaid taxes. If your tax liability is less than \$2,500, you can pay it in full with a timely filed return. If you deposited the tax for the quarter timely, properly, and in full, you have until August 10 to file the return.

### Recommended reading:

["5 Steps to Help You Master Church Payroll"](#)

## September 15

1. If your church or ministry has non-ministerial employees and deposits payroll taxes monthly, the August 2025 payroll tax deposit is due.
2. Ministers must make the estimated tax payment for June through August of 2025 using Form 1040-ES. Only make this payment if you believe you will owe taxes for 2025. This is the third installment.
3. If your church or ministry is a shareholder of a S-Corporation, Partnership, or LLC and filed for an extension, the necessary return, any taxes owed, interest, or penalties are required by this day.

## October 15

1. If you have an automatic six month extension to file your income tax return for 2024, file Form 1040, 1040A, or 1040EZ, and pay any taxes, interest, or penalties required.
2. If your church or ministry has non-ministerial employees and deposits payroll taxes monthly, the September 2025 payroll tax deposit is due.
3. If your church or ministry is a shareholder of a C-Corporation and filed for an extension, the necessary return, any taxes owed, interest, or penalties are required by this day.

### Recommended reading:

["How to Simplify All of Your Church's Filing Requirements"](#)

# Fourth Quarter

## October 31

File Form 941 (payroll tax) for the third quarter of 2025 and deposit any unpaid taxes. If your tax liability is less than \$2,500, you can pay it in full with a timely filed return. If you deposited the tax for the quarter timely, properly, and in full, you have until November 12 to file the return.

## November 15

If you have an automatic six month extension to file your 990 for 2024, be sure to file the necessary 990, and pay any taxes, interest, or penalties required.

## December 15

Ask all employees, including ministers, to fill out a new Form W-4. To find the latest Form W-4, [click here](#).

### Recommended reading:

[“7 Important Tax Rules for Year-End Giving Receipts”](#)

[“How to Pay a Minister a Holiday Bonus”](#)

## Before January 1

1. Hold the annual meeting of the board of the directors. If you do not know what agenda items need to be covered in the annual meeting, we have a service whereby we create annual minutes for you so that all you have to do is get together with your board of directors, go over each item, and sign off. **If you have not yet held your annual board meeting, then make sure you schedule it as soon as possible.**
2. In the annual meeting of the board of the directors, designate the [minister’s housing allowance](#).
3. Each board member should sign the annual conflict of interest statement.
4. Have the board ratify any prior acts.

### Recommended reading:

[“A Powerful Tax Break for Ministries”](#)

[“Safeguard Your Church with an Annual Board Meeting”](#)

# Disclosures

This 2025 Tax Calendar was derived from the information released by the IRS Publication 509. You can click [here](#) for more information.

## IRS Circular 230 Disclosure

To ensure compliance with requirements imposed by the IRS, we must inform you that any tax advice contained in this communication (including any attachments is not intended or written to be used, and cannot be used, for the purpose of avoiding penalties that may be imposed under the Internal Revenue Code or applicable state or local tax law provisions.

If we can serve you in anyway, please give us a call at (770) 638-3444. It would be an honor to serve you!