

Name(s): _____ Social Security Number: _____

How to compute your underpayment (See instructions)

1. Enter your 2025 tax from IA 1040, line 18 1. _____
2. Credits
 - a. Iowa Fuel Tax Credit from IA 1040, line 23 a. _____
 - ☐ b. Child and Dependent Care Credit or Early Childhood Development Credit from IA 1040, line 24 b. _____
 - c. Iowa Earned Income Tax Credit from IA 1040, line 25 c. _____
 - d. Other refundable credits from IA 1040, line 26 d. _____
 - e. Composite and PTET credits from IA 1040, line 27 e. _____Total. Add lines 2a through 2e 2. _____
3. Balance. Subtract line 2 from line 1. If less than \$200, stop.
You do not owe a penalty 3. _____
4. Multiply line 3 by 90% (.90). 4. _____
5. Enter Iowa income tax withheld from IA 1040, line 28 5. _____
6. Subtract line 5 from line 3. If less than \$200, stop. You do not owe a penalty. 6. _____
7. Enter your 2024 tax (less applicable 2024 credits) 7. _____
If 2024 federal AGI plus Iowa net modifications reported on
IA 1040, line 3 exceeds \$150,000 (\$75,000 if married filing separate),
enter 110% (1.10) of your 2024 Iowa tax.
8. Enter the smaller amount of line 4 or line 7. 8. _____
 - If less than or equal to line 5, stop. You do not owe IA 2210 penalty.
 - If greater than line 5, continue to line 9 for the optional short method, or line 17 for regular method.

Optional Short method

9. Total Iowa income tax withheld and estimate payments from
IA 1040 lines 28 and 29. 9. _____
10. Tax balance to calculate IA 2210S. Subtract line 9 from line 8 10. _____
 - If less than \$200, stop, you do not owe 2210 penalty
 - If \$200 or more, continue to line 11
11. Multiply line 10 by .0667122. If full payment was made on or after April 30, 2026,
line 11 is your IA 2210S penalty. Enter this amount on IA 1040, line 35 11. _____
Note: If full payment was made before April 30, 2026, complete lines 12
through 16 to calculate your IA 2210S penalty. "Full payment" is the additional
amount paid, after estimates have been applied, to satisfy tax shown on IA 1040.
12. Enter line 10 above or the full payment amount, whichever is less 12. _____
13. Enter the number of days from date of payment to April 30 13. _____
14. Multiply line 13 by line 12 14. _____
15. Multiply line 14 by .00027397 15. _____
16. Balance: Subtract line 15 from line 11. This is your IA 2210S penalty.
Enter this amount on the IA 1040, line 35 16. _____



Due Dates of Installments

| | Installment 1: April 30, 2025 | Installment 2: June 30, 2025 | Installment 3: Sept. 30, 2025 | Installment 4: Jan. 31, 2026 |
|---|----------------------------------|---------------------------------|----------------------------------|---------------------------------|
| 17. Divide the amount on line 8 by the number of installments required for the years. | | | | |
| 18. Annualized installment. See instructions. | | | | |
| 19. Required installment. Enter the amount from line 17 or 18, if applicable. See instructions. | | | | |

How to Compute the Penalty: Complete lines 20 through 26. See Instructions.

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|--|--|--|--|--|
| 20. Apportioned Iowa income tax withheld | | | | |
| 21. Application of installment payments. Payments are applied to the earliest unpaid installment balance. Any overpayment is carried to the next installment. If the amount of installment payments is less than the required installment, see instructions. | | | | |
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| 22. Date of payment(s). | | | | |
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| 23a. Number of days from the due date of installment through and including the date of payment or 12/31/2025, whichever is earlier. | | | | |
| | | | | |
| | | | | |
| 23b. Number of days from 01/01/2026 or the due date of installment, whichever is later, through and including the date of payment or 04/30/2026, whichever is earlier. | | | | |
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| 24a. 0.027397% (.00027397) per day on the amount shown on line 21, for the number of days shown on line 23a. | | | | |
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| | | | | |
| 24b. 0.027397% (.00027397) per day on the amount shown on line 21, for the number of days shown on line 23b. | | | | |
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| | | | | |
| 25. Add the columns from lines 24a and 24b. | | | | |

26. Penalty: Add the four columns of line 25. Enter here and on IA 1040, line 35..... 26. _____



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Who Must File IA 2210?

If you are an individual taxpayer, other than a qualifying farmer or fisher, you may use this form to determine whether your income tax was sufficiently paid throughout the year by withholding or estimated payments. If payments were not sufficient, you may owe a penalty.

Estimated payments are credited to only one individual. Each individual required to make estimated payments must make an estimated payment under their name and SSN. The IA 2210 penalty must also be calculated separately by each individual for filing status 3 (married filing separate returns).

Short Method of Calculating Underpayment of Estimated Tax by Individuals

Taxpayers who did not make any estimated payments, or paid the same amount of estimated tax on each of the four payment due dates, may use the optional short method instead of the regular method.

You must use the regular method to calculate your IA 2210 penalty if you made any estimated payments late or if you choose to annualize your income for IA 2210 penalty calculations.

How to Avoid Underpayment Penalty

Taxpayers may avoid underpayment penalty if their estimated payments for 2025, made on or before the prescribed dates for payment, plus Iowa tax withheld for 2025 is equal to the lesser of:

- 90% of the tax shown on the 2025 return; or
- 100% of the tax shown on the 2024 return if your 2024 federal AGI plus any Iowa net modifications reported on IA 1040, line 3 is \$150,000 or less (\$75,000 or less for married filing separate federal returns); or
- 110% of the tax shown on the 2024 return if your 2024 federal AGI plus any Iowa net modifications reported on IA 1040, line 3 is greater than \$150,000 (or greater than \$75,000 for married filing separate federal returns).

Your 2024 return must have covered (or would have, had you been required to file) a period of 12 months.

Filing an Estimate and Paying the Tax, Calendar Year Taxpayers

If you file returns on a calendar-year basis and are required to file form IA 1040ES, you are generally required to pay the tax in four installments with the first installment due by April 30.

See instructions for line 18 if your income varies throughout the year.

| Period Requirements First Met | Due Date of Installment | Installments Required |
|----------------------------------|----------------------------|--------------------------|
| Between January 1 and April 1 | April 30 | 4 |
| Between April 2 and June 1 | June 30 | 3 |
| Between June 2 and September 1 | September 30 | 2 |
| After September 1 | January 31 | 1 |

Note: If a due date ends on a weekend or holiday as defined in Iowa Code section 421.9A, substitute the next regular business day for the due date.

Line 7: Enter your 2024 tax liability as reported on IA 1040, line 18 less 2024 total refundable credits as reported on IA 1040, lines 23, 24, 25, 26, and 27.

If your 2024 federal AGI exceeds \$150,000 (\$75,000 for married filing separate federal returns) including any Iowa net modifications reported on IA 1040, line 3, you must use 110% of the 2024 Iowa tax less credits.

Line 18: Tax on annualized income If your income varies throughout the tax year, you may be able to reduce or eliminate the amount of one or more of the required installments by using the annualized income installment method. If you use this method, you must check the box on IA 1040, line 35. See IA 2210 Schedule AI and instructions.

Line 19: Required installment If you used the annualized income installment method to figure your required payments, enter the amount from line 18. Otherwise, enter the amount from line 17.

Line 20: Iowa income tax withheld You may consider an equal part of the Iowa income tax withheld during the year as paid on each required installment date, unless you can establish the dates on which the withholding occurred and consider the tax paid on those dates.

Line 21: Application of installment payments Enter your payments or portion of payments needed to satisfy the amount of the required installment. Your estimated payments are applied to the earliest unpaid installment. It does not matter that the payment is designated for a later period. Any overpayment is carried to the next unpaid installment. If additional computations are required beyond the three allotted lines on this form, include a separate sheet for each computation.

If the amount of installment payments for a quarter is less than the amount of required installment payments, report the amount of underpayment on line 21 and report the payment date on line 22 as the date of the next payment made. If no payment is made before filing the return, report the payment date as the due date of the tax return.

Line 22: Date of payment(s) Enter the date the payment was made or, if withholding, the due date of the installment. If more than one payment is applied to pay the installment, enter a date for each payment.

If the amount of installment payments for a quarter is less than the number of required installments, report the amount of underpayment on line 21 and report the payment date on line 22 as the date of the next payment made. If no payment is made before filing the return, report the payment date as the due date of the tax return.

Line 23a: Report the number of days from the due date of an installment to the earlier of the date the payment is made or December 31, 2025. If the date of the payment is before the due date of the installment payment, enter zero.

Line 23b: Report the number of days from the later of January 1, 2026 or the due date of the installment to the earlier of the date the installment is paid or April 30, 2026. If the date of the payment is before the due date of the installment payment, enter zero.

Line 24: To compute penalty, use the following formula:

Penalty (line 24) = daily % rate x number of days (line 23) x underpayment (line 19)

The daily percentage rate is:

Line 24a: 10% per annum = 0.027397% per day (01/01/25 - 12/31/25)

Line 24b: 10% per annum = 0.027397% per day (01/01/26 - 12/31/26)

Waiver of Penalty: The underpayment of estimated tax penalty may be waived if the underpayment was due to casualty, disaster, or other unusual circumstances. The penalty may also be waived if the taxpayer retired at age 62 or later, or became disabled in the tax year for which the estimated payments were required, and such underpayment was due to reasonable cause and not to willful neglect.

Farmers and Fishers: You are exempt from underpayment of estimated tax penalty if your gross income from farming or fishing is at least two-thirds of your annual gross income, and

- You filed your IA 1040 and paid the tax on or before March 1, 2026, or
- You paid the estimated tax in one payment on or before January 15, 2026.

If you meet this gross income test but did not file a return or pay the tax when due, use IA 2210F instead of this form to determine if you owe a penalty.

Note: If a due date ends on a weekend or holiday as defined in Iowa Code section 421.9A, substitute the due date for the next regular business day.