Reset Form

Issued under authority of Public Act 281 of 1967, as amended.

2025 MICHIGAN Underpayment of Estimated Income Tax MI-2210

Include with Form MI-1040 or MI-1041. Round all money items to whole dollars. Type or print in blue or black ink.

1. For calendar year 2025 or taxable year beginning: Year (YYYY) ______ and ending: Month-Year (MM-YYYY) ______

Attachment 12

2. Filer's Name Shown on Tax Return	3. Identifying Number

PART 1: ESTIMATED TAX REQUIRED FOR THE YEAR

4.	Enter 2024 tax. Subtract the sum of MI-1040 lines 25, 26, 27b, 28 and 29 from line 20 (see instructions)	4.	00
5.	Enter 2025 tax. Subtract the sum of MI-1040 lines 26, 27, 28b, 29 and 30 from line 21 (Fiduciaries, see instructions).	5.	00
6.	Multiply amount on line 5 by 90% (0.9).	6.	00
7.	Enter the smaller of lines 4 or 6.	7.	00

8. ☐ Check this box if you use the annualized income installment method. If your income varied during the year, this method may reduce the amount of one or more required installments.

	PAYMENT DUE DATES ***NOTE:*** *Complete lines 10 through 21 one column at a time.*	A April 15, 2025	B June 16, 2025	C Sept. 15, 2025	D Jan. 15, 2026
9.	Divide the amount on line 7 by four. Enter in each column. **CAUTION:** *If annualizing, enter amount from Worksheet line 16.*				
10.	**Estimated tax paid and withheld.** (For column A only, enter amount from line 10 on line 14.)				
11.	Enter amount, if any, from line 17 of the previous column.				
12.	Add lines 10 and 11.				
13.	Add lines 15 and 16 of the previous column and enter the result here.				
14.	Subtract line 13 from line 12. If less than zero, enter "0" (For column A only, enter the amount from line 10.)				
15.	Remaining underpayment from previous period. If amount on line 14 is zero, subtract line 12 from line 13 and enter result here. Otherwise, go to line 16.				
16.	**UNDERPAYMENT.** If line 9 is greater than or equal to line 14, subtract line 14 from line 9 and enter the result here. Then go to line 10 of the next column. Otherwise, go to line 17.				
17.	**OVERPAYMENT.** If line 14 is greater than line 9, subtract line 9 from line 14 and enter here. Then go to line 10 of next column.				

PART 2: FIGURING THE INTEREST

18.	Underpayment from line 16.				
19.	a. Rate Period 1: 9.47%. April 15, 2025 - June 30, 2025 Computation starting date for this period:	April 15, 2025	June 16, 2025		
	b. Number of days from date on line 19a to the date line 18 was paid or June 30, 2025, whichever is earlier. If June 30 is earlier, enter 76 and 14 respectively.				
	c. 0.0002595 x days on line 19b x underpayment on line 18.				
20.	a. Rate Period 2: 8.66%. July 1, 2025 - Dec. 31, 2025 Computation starting date for this period:	June 30, 2025	June 30, 2025	Sept. 15, 2025	
	b. Number of days from date on line 20a to the date line 18 was paid or Dec. 31, 2025, whichever is earlier. If Dec. 31 is earlier, enter 184, 184 and 107 respectively.				
	c. 0.0002373 x days on line 20b x underpayment on line 18.				

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Continue on page 2. This form cannot be processed if page 2 is not completed and included.

Identifying Number

21.	a. Rate Period 3: 8.48%. Jan. 1, 2026 - June 30, 2026 Computation starting date for this period:	Dec. 31, 2025	Dec. 31, 2025	Dec. 31, 2025	Jan. 15, 2026
	b. Number of days from date on line 21a to the date line 18 was paid or April 15, 2026, whichever is earlier. If April 15 is earlier, enter 105, 105, 105 and 90 respectively.				
	c. 0.0002324 x days on line 21b x underpayment on line 18.				

22. **TOTAL INTEREST.** Add amounts on lines 19c, 20c and 21c in all columns. Enter the total interest here and on the appropriate line on your MI-1040 or MI-1041 .... 22. ____ 00

PART 3: FIGURING THE PENALTY

		A April 15, 2025	B June 16, 2025	C Sept. 15, 2025	D Jan. 15, 2026
23. Underpayment (see instructions)........................	23.	00	00	00	00
24. Enter 25% (0.25) or 10% (0.10) (see instructions)	24.	%	%	%	%
25. Multiply amount on line 23 by line 24.	25.	00	00	00	00

26. **TOTAL PENALTY.** Add line 25, columns A through D. Enter the total penalty here and on the appropriate line on your MI-1040 or MI-1041 .... 26. ____ 00

27. Add lines 22 and 26. This is your total penalty and interest to be added to your tax due. .... 27. ____ 00

This form computes penalty and interest for estimate vouchers to the date of payment or April 15, 2026, whichever is earlier. Additional penalty and interest for late filing accrues on your annual return from April 15 to the date of payment.

ANNUALIZED INCOME WORKSHEET

Complete one column at a time. Line numbers refer to this Worksheet unless another form is listed.

Estates and trusts: Use the following period ending dates: 2/28/25, 4/30/25, 7/31/25 and 11/30/25. Do not use the dates in the column headings below.

		A First 3 months 1-1 to 3-31-25	B First 5 months 1-1 to 5-31-25	C First 8 months 1-1 to 8-31-25	D 12 months 1-1 to 12-31-25
1. Enter total income subject to tax (reported on 2025 MI-1040, line 14) that is attributable to each period in the corresponding column	1.				
2. Annualization amounts (Fiduciaries, see instructions)	2.	4	2.4	1.5	1
3. **Annualized total income.** Multiply line 1 by line 2.............	3.				
4. Enter total exemption allowance (MI-1040, line 15)	4.				
5. Subtract line 4 from line 3........	5.				
6. Multiply line 5 by 2025 tax rate 4.25% (0.0425)	6.				
7. Enter the sum of your 2025 MI-1040 credits from lines 18b, 19b, 26, 27, 28b, 29 and 30 in each column	7.				
8. Tax after credits. Subtract line 7 from line 6 (if less than zero, enter "0")........	8.				
9. Multiply line 8 by 22.5% (1st period), 45% (2nd period), 67.5% (3rd period) and 90% (4th period). Enter the results in each column	9.	(line 8 x 22.5%)	(line 8 x 45%)	(line 8 x 67.5%)	(line 8 x 90%)
10. Enter combined amounts from line 16 of all previous columns	10.				
11. Subtract line 10 from line 9 (if less than zero, enter "0")........	11.				
12. Required quarterly payment. Divide the amount on MI-2210, line 7, page 1, by four and enter the result in each column ...	12.				
13. Enter the amount from line 15 of the previous column..........	13.				
14. Add lines 12 and 13........	14.				
15. Subtract line 11 from line 14 (if less than zero, enter "0")......	15.				
16. **Required installments.** Enter the smaller of lines 14 or 11 here and on MI-2210, line 9, page 1........	16.				

Instructions for Form MI-2210, *Underpayment of Estimated Income Tax*

General Instructions

Use this form to determine if you owe penalty and interest for failing to make estimated payments or for underpaying the estimated tax due. You can be charged interest (and possibly penalty) if your payment was insufficient or late in any quarter. This is true even if you are due a refund when you file your tax return. The interest and penalty are figured separately for each due date; you could still owe interest and penalty even if you made up an earlier underpayment with an overpayment later. No penalty is charged if estimates were not required in the immediately preceding year; however, interest may still be due.

The estimated tax payments must be made timely, in four equal installments, and the sum of the installments must equal:

- 90 percent of the tax shown on your 2025 tax return, or
- 100 percent of the tax shown on your 2024 tax return, or
- 110 percent of the tax shown on your 2024 return if 2024 Adjusted Gross Income (AGI) was more than $150,000 if filing joint or single ($75,000 if your 2024 filing status is married filing separately).

Because this is a complicated form, you may choose to have Treasury compute your interest and penalty and send you a bill instead of completing the form yourself. If you want Treasury to figure your interest, complete your MI-1040 form as usual, leaving the interest line blank, and do not attach form MI-2210.

You may avoid penalty if any of the following applies:

- You had no tax liability for 2024 (if you had to file), or you were not required to file a 2024 return and your 2024 federal tax return was for a full 12 months.
- The total tax on your 2025 return minus the amount you paid in withholding and all your credits is $500 or less.
- You made timely estimated tax payments in equal installments that were at least 100% of your 2024 tax or 90% of your 2025 tax.

Annualizing

If you receive income unevenly during the year (e.g., from a seasonal business, capital gain, severance pay or bonus) you may annualize your income.

Complete the MI-2210 form and the Annualized Income Worksheet (Worksheet) and include them with your Michigan annual tax return (individual or fiduciary).

Special Rules for Farmers, Fishermen, and Seafarers

Do not file this form if BOTH of these apply:

- Your gross income from farming, fishing or seafaring is at least 2/3 of your annual gross income for 2024 or 2025, **AND**
- You filed your MI-1040 and paid the entire tax due by March 1, 2026.

Where to Get Forms and Information

If you need to file estimated tax, a 2026 Michigan estimated income tax formset (MI-1040ES for individuals, MI-1041ES for fiduciaries) is available at **www.michigan.gov/taxes** or by calling 517-636-4486 to have tax forms mailed to you.

Visit **www.michigan.gov/iit** for information on how to make estimated payments using Treasury's e-Payments service. For more information about estimated income tax, see Revenue Administrative Bulletin 2021-17, *Estimated Payments for Individuals and Fiduciaries under the Michigan Income Tax Act.*

Line-by-Line Instructions

Before completing Part 1, add MI-1040, lines 26, 27, 28b, 29, 30 and 31. Subtract this sum from MI-1040, line 21. If the result is $500 or less, do not complete this form. For MI-1041, subtract the sum of lines 18, 19 and 20 from line 17. If the result is $500 or less, do not complete this form.

FISCAL-YEAR FILERS: Change due dates and interest rates to correspond with your tax year.

Part 1: Estimated Tax Required for the Year

Lines 2 and 3: For individual income tax filers, enter the filer's name and full nine-digit Social Security number at the top of the form. For fiduciary filers, enter the name of the estate or trust and full Federal Employer Identification Number (FEIN).

Line 4: Figure your 2024 tax from your 2024 return. On the MI-1040 form, subtract the sum of lines 25, 26, 27b, 28 and 29 from line 21. Enter that amount here or, if the AGI on your 2024 return is more than $150,000 if filing joint or single ($75,000 if married filing separately for 2024), enter 110% of that amount. Fiduciaries, subtract the total of lines 18 and 19 from line 17 of your 2024 MI-1041.

Line 5: Figure your 2025 tax. On the MI-1040 form, subtract the total of lines 26, 27, 28b, 29 and 30 from line 21 and enter here. Fiduciaries, subtract the total of lines 18 and 19 from line 17 of your 2025 MI-1041.

Line 9: If you did not receive your income evenly throughout the year, you may annualize your income. See the instructions and the Worksheet on this form.

Line 10: Enter the estimated tax payments you made plus any withholding. Note the following:

- One-fourth of your total withholding is considered paid on each due date unless you can document the dates the tax was withheld.

- An overpayment from 2024 that has been credited forward to 2025 will be applied to the first installment.
- Do not enter extension payments on this form.

In column A, enter the estimated tax payments made by April 15, 2025, that were for the 2025 tax year. In column B, enter payments made after April 15 and through June 16, 2025. In column C, enter payments made after June 16 and through September 15, 2025. In column D, enter payments made after September 15, 2025, and through January 15, 2026. Extension payments or other payments received after January 16, 2026 are not considered estimated tax payments for tax year 2025.

Part 2: Figuring the Interest

The MI-2210 computes interest to April 15, 2026, or the date of payment, whichever is earlier. This part of the form breaks down underpayments to the payment period they are due, then gives the interest rate for that period. Interest is figured for the number of days the installment remained unpaid. All payments are applied to any underpayment first, regardless of when the payment is received. The balance (if any) is applied to the next period.

NOTE: Complete lines 10 through 21 for column A before going to column B, etc. You need only complete each column to the date the payment was made. If the total underpayment for any payment period was not paid off with one payment, you may need to do several calculations in each column.

Example: Your tax due each period is $2,000. You have an underpayment of $1,000 for the first period (due April 15). On June 10 you send $2,000 to pay the second installment. But, $1,000 of this payment goes toward your $1,000 underpayment first. Interest is computed on $1,000 from April 15 to June 10 (56 days). The remaining $1,000 is applied to your second installment payment, creating a second period underpayment of $1,000.

Interest will continue to accrue on this $1,000 until another payment is received.

Interest rates are set by Treasury twice each year for six-month periods starting January 1 and July 1. The rate is 1 percent above the prime rate in Michigan. For example, if the Michigan prime rate is 5 percent, your interest rate for completing the MI-2210 is 6 percent for that six-month period. For current interest rates, visit our website at **www.michigan.gov/taxes** and refer to *Revenue Administrative Bulletin 2025-13*.

Part 3: Figuring the Penalty

Penalty is 25 percent of the tax due (minimum $25 per quarter) for failing to file estimated payments or 10 percent (minimum $10 per quarter) for failing to pay enough with your estimates or paying late.

Line 23: The underpayment for the penalty charge is figured the same way as the underpayment for interest.

Exceptions:

- Payments are applied in the quarter they are received.
- If an overpayment occurs in any quarter, the overpayment amount is carried forward to the next quarter and applied as a timely payment.
- Payments are not carried back to offset underpayments in previous quarters.

Subtract lines 10 and 11 from line 9 in each column. The amount on line 23 cannot be less than zero.

Line 24: Enter 25 percent in the column if estimated tax payments were not paid for that period for 2025. Enter 10 percent in the column if estimated tax payments were underpaid for that period in 2025.

Example: In the example in Part 2, the $2,000 payment received on June 10 is applied to the $2,000 required payment in the second quarter. The penalty in the first quarter is $100 (10 percent of the $1,000 underpayment in the first quarter). The penalty in the second quarter would be zero.

Annualized Income Worksheet

You must annualize for the entire year by completing all four columns.

Complete one column at a time.

Line 1: This line must be the year-to-date total for each period in the appropriate column. Each column is an accumulating total and should include the amount from the previous column plus any additional income earned up to that date. The last column should equal the amount on your MI-1040, line 14. For fiduciary filers, the last column should equal the amount on your MI-1041, line 12.

Example: You earned $5,000 in the first three months of the year. You earned an additional $4,000 during April and May. Enter on Worksheet, line 1, $5,000 in the first column and $9,000 in the second column.

Line 2: Fiduciary filers, do not use the amounts shown in columns A through D. Instead, use 6, 3, 1.71429, and 1.09091, respectively, as the annualization amounts.

Line 7: Fiduciary filers, enter the sum of your 2023 MI-1041 credits from lines 14b, 15b, 18 and 19 in each column.

Line 12: Each entry on line 12 of the Annualized Worksheet will be the result of MI-2210, Part 1, line 7, divided by four, regardless of how the income is earned. If you add line 16 of the Annualized Worksheet across the columns, the sum should equal the total shown on MI-2210, line 7.

Taxpayers who annualize must also enter 25 percent of tax withheld in each column of the MI-2210, line 10, or submit documentation to substantiate uneven distribution of withholding.