NOVABUZZ

The 2026 money changes, on one page

What changed, what it means, and the dates that matter.

Four confirmed changes worth ten minutes of your attention, plus the deadlines for the rest of the year. This is a plain english summary, not tax advice. Run anything that affects real money past your accountant.

Free. No email, no call, no pitch. You asked by commenting **RULES**, so here it is. Share it with anyone who needs it.

The 600 dollar rule is gone

The 1099 NEC and 1099 MISC threshold moved from 600 dollars to *2,000 dollars* for 2026 payments, and it adjusts with inflation from here.

What it means. Fewer contractor forms to issue in January. A lot of owners are still tracking to the old number and will create paperwork the law no longer asks for.

App payments got a higher bar

The 1099 K threshold went back to *20,000 dollars and 200 transactions*. Both, not either one.

What it means. Normal payments through Venmo, PayPal or Stripe stop triggering a surprise form for most small businesses.

The 20 percent deduction is permanent

The qualified business income deduction for pass through entities is no longer on a countdown. It also picked up a *minimum 400 dollar deduction* for anyone with at least 1,000 dollars of income from an active business, and the phase in ranges widened to 150,000 dollars joint and 75,000 for everyone else.

What it means. You can plan further out than twelve months, and owners who used to get squeezed out of it now stay in.

Write offs stopped being a countdown

100 percent bonus depreciation and the expanded *Section 179* expensing are both permanent.

What it means. If you are in construction, HVAC, marine or aviation, you can time an equipment or vehicle purchase around your business instead of rushing it into December to beat a deadline.

Dates for the rest of 2026

- [ ] September 15 2026, Q3 estimated tax
- [ ] September 30 2026, Florida minimum wage rises to 15 dollars an hour, tipped cash wage to 11.98, no grace period
- [ ] January 15 2027, Q4 estimated tax

Safe harbour. Pay 90 percent of this year, or 100 percent of last year, and penalties cannot touch you. 110 percent of last year if you are a high earner.

One thing to actually do

Which of these affects you, and who you need to ask about it

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