S-Corp Tax Savings Estimator for Doctors

Designed for U.S. physicians evaluating S-corporation tax savings

Electing S-corp status can reduce self-employment taxes — but only when the numbers support it. Use this estimator to determine whether an S-corp makes financial sense for your practice in 2026.

Gather baseline numbers

- [ ] Annual net practice profit
- [ ] Current entity type
- [ ] Owner filing status
- [ ] State of residence

Estimate reasonable salary

- [ ] Review industry compensation benchmarks
- [ ] Factor in hours worked and responsibilities
- [ ] Set a defensible salary range

Calculate payroll taxes

- [ ] Social Security tax on wages
- [ ] Medicare tax on wages
- [ ] Employer payroll tax obligations

Estimate potential tax savings

- [ ] Compare self-employment tax vs payroll tax
- [ ] Subtract additional S-corp costs:
- Payroll processing
- Tax filings
- Accounting support
- [ ] Identify break-even point

Decision checkpoint

- [ ] Does tax savings exceed added costs?
- [ ] Is income stable enough year to year?
- [ ] Are compliance requirements manageable?

Designed for

- [ ] Physicians earning $100,000+ in net income
- [ ] Medical practice owners
- [ ] High-income healthcare professionals

Final reminder

An S-corp is a tax strategy — not a default move. The IRS expects reasonable salaries and proper payroll compliance.

Questions?

We help doctors model S-corp savings correctly and implement them cleanly.

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