

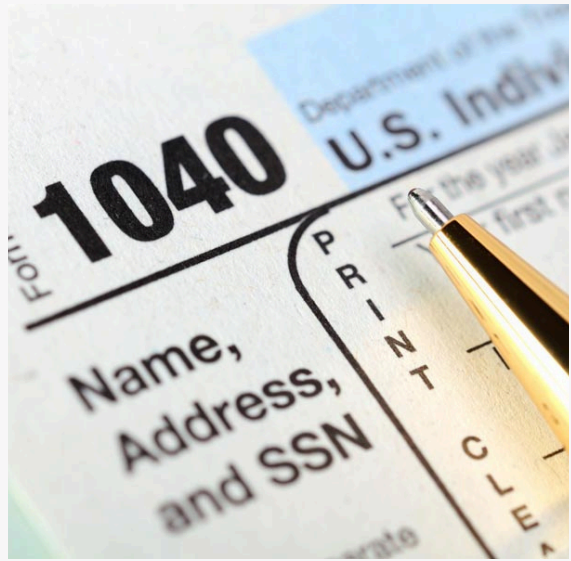
Refund vs. IRS Debt After a Death

What happens after a final tax return is filed?

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Step 1: File the Final Tax Return

- File the deceased person's final Form 1040
- Report income earned before the date of death
- Write: "Deceased, Name, Date of Death" on the return



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REFUND PATH

💰 Is a Refund Due?

Surviving Spouse Filing Jointly

- Files Married Filing Jointly (MFJ)
- Refund goes directly to the spouse
- **!** Spouse may be responsible for tax owed

Estate or Representative Filing

- Refund belongs to the estate
- Distributed under state law

Form 1310 Required?

- **✗** No → Surviving spouse filing jointly
- **✗** No → Court-appointed executor
- **✓** Yes → No court appointment / heir filing

➡ Refund issued to spouse or estate

Need Help Figuring Out Your Path?

Get help filing the right way with FileTax.com.

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IRS DEBT PATH

🏛️ Is Tax Owed?

Estate Has Assets

- Estate must pay IRS before heirs inherit
- Taxes are prioritized over most debts

Estate Has No Assets

- Estate is insolvent
- IRS may stop collection
- Balance marked uncollectible

Who Is Responsible?

- **✓** Estate
- **⚠️** Surviving spouse (if filed jointly)
- **✗** Children & heirs are not personally liable

➡ Debt resolved or closed by IRS

⚡ What Most People Get Wrong

- IRS debt does not disappear at death
- Heirs usually don't inherit tax debt
- Form 1310 delays = avoidable
- Refunds depend on who files, not who inherits