What to Do When Someone Dies: Tax Checklist

A simple, step-by-step guide to handling taxes after a loved one passes away.

1

Immediate First Steps (Within the First Few Weeks)

- ☐ Obtain certified copies of the death certificate
- ☐ Ensure the funeral director reports the death to Social Security
- ☐ Notify key parties:
  - Employer
  - Banks & financial institutions
  - Insurance providers
  - Pension or benefit administrators
- ☐ Secure legal authority (executor or personal representative)

2

Notify the IRS & Establish Authority

- ☐ File Form 56 to notify the IRS of fiduciary responsibility
- ☐ Gather prior-year tax returns and IRS transcripts
- ☐ Keep copies of all correspondence

There's no single "**death notification**" form for the IRS—this step matters more than most people realize.

3

File the Final Income Tax Return

- ☐ File the final Form 1040 or 1040-SR
- ☐ Write "Deceased" + date of death at the top of the return
- ☐ Surviving spouse may usually file Married Filing Jointly
- ☐ Claim refunds (use Form 1310 if required)

4

Watch the Deadlines

- ☐ Final return due April 15 (following year of death)
- ☐ File Form 4868 if you need more time (extension to October)
- ☐ Extensions give you time to file—not time to pay

5

Handle Estate Income & Assets (If Applicable)

- ☐ Open an estate account and obtain an EIN
- ☐ File Form 1041 for estate or trust income
- ☐ Determine whether estate tax applies (Form 706, if required)
- ☐ Pay debts and taxes before distributing assets

6

Keep Records (Don't Skip This)

- ☐ Save tax returns and documents for at least 7 years
- ☐ Keep copies of:
  - Death certificate
  - Filed tax forms
  - IRS letters
  - Proof of payments

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