

# Survivor's Tax Checklist

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## Step 1: Notify the IRS & Secure Documentation

- ☐ Write "DECEASED", decedent's name, and date of death across the top of any return
  - ☐ Obtain death certificate (keep for records—do not send to IRS)
  - ☐ If managing an estate with income, apply for an EIN at [IRS.gov/EIN](https://www.irs.gov/ein)
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## Step 2: File Final Individual Return (Form 1040)

- ☐ Include all income earned up to date of death
  - ☐ Use correct filing status:
    - Married filing jointly allowed for year of death
    - Surviving spouse may qualify for Qualifying Surviving Spouse status for 2 more years
  - ☐ Due date: April 15, 2026
  - ☐ Who files? Surviving spouse or court-appointed personal representative
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## Step 3: Handle Income in Respect of a Decedent (IRD)

- ☐ Identify post-death income: unpaid wages, retirement distributions, accrued interest
- ☐ Report IRD on:
  - Estate's Form 1041 (if estate receives it), OR
  - Beneficiary's personal return (if paid directly to them)

## Step 4: Claim Medical Expenses

- ☐ Deduct qualified medical expenses paid within 1 year after death
  - ☐ Must itemize and exceed 7.5% of decedent's AGI
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### **Step 5: Request Refunds (If Owed)**

- ☐ Surviving spouse filing jointly: No extra form needed
  - ☐ Executor or other person: Attach Form 1310 to claim refund
  - ☐  No Form 1310 = refund denied
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### **Step 6: File Estate Returns (If Required)**

- ☐ File Form 1041 if estate earns \$600+ in gross income
  - ☐ Consider Form 706 if estate value > \$13.61 million (2024 threshold)
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### **Step 7: Check for Special Protections**

- ☐ Military death in combat zone: Full income tax forgiveness for year of death + prior year
  - ☐ Terrorism victim: Tax liability forgiven under Victims of Terrorism Tax Relief Act
  - ☐ Public safety officer death benefits: May be tax-free
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Call Uncle Joe Tax for a free survivor tax consultation. We'll help you honor your loved one's final affairs—with care and compliance.

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*Grief is heavy enough. Let us carry the tax burden.*