Executor checklist: what to do, in order, when you settle an estate

Key facts

- An executor has no legal power until the probate court appoints them. The court's letters testamentary are the proof that banks and the IRS ask to see (IRS, Instructions for Form 56, checked 2026-09-17).
- A power of attorney ends the moment the person dies. The agent must stop using it right away (CFPB, Help for Agents Under a Power of Attorney, checked 2026-09-17).
- The person's final federal income tax return is due on the normal deadline, usually April 15 of the year after the death (IRS, Filing a final federal tax return for someone who has died, checked 2026-09-17).
- An estate must file its own income tax return, Form 1041, if it earns gross income of $600 or more in a tax year (IRS, Instructions for Form 1041, checked 2026-09-17).
- The federal estate tax filing threshold is $15,000,000 for deaths in 2026. When a return is required, Form 706 is due 9 months after the date of death (IRS, Estate tax and Instructions for Form 706, checked 2026-09-17).
- Debts are paid from the estate's money and property, not from the executor's own pocket (Consumer Financial Protection Bureau, checked 2026-09-17).
- Creditors get a limited window to file claims, about three to six months in most states, and the exact period is set by state law (Nolo, checked 2026-09-17).

Printable executor checklist

Print this page or save it as a PDF and keep it with the documents you gather, so the list travels with the estate rather than staying only on a screen.

- [ ] Death legally pronounced; funeral home engaged
- [ ] 10 or more certified death certificates ordered
- [ ] Home, vehicles, valuables and pets secured
- [ ] Original will and trust documents located
- [ ] Probate petition filed; letters testamentary received
- [ ] Estate EIN obtained; IRS Form 56 filed
- [ ] Estate bank account opened
- [ ] Mail forwarded at the Post Office
- [ ] Social Security, employer, pension, insurers, banks notified
- [ ] Deceased notice placed with a credit bureau
- [ ] Full inventory with date-of-death values
- [ ] Beneficiaries and creditors formally notified
- [ ] Bills that protect assets kept current

- [ ] Benefits and insurance claims filed
- [ ] Final Form 1040 filed; Form 1041 if required
- [ ] Form 706 decision made with a CPA
- [ ] Medicaid estate recovery checked
- [ ] Valid debts paid in the right order
- [ ] Assets retitled, sold or distributed; receipts signed
- [ ] Final accounting filed; estate closed
- [ ] Records archived
