How to file taxes for a deceased person

Key facts

- File the final Form 1040 the same way as for a living person, reporting income up to the date of death, on the normal deadline (IRS, File the final income tax returns of a deceased person, checked 2026-09-23).
- Write "Deceased," the person's name, and the date of death across the top, or check the "Deceased" box near the name line (IRS, Topic no. 356, Decedents, checked 2026-09-23).
- A surviving spouse filing jointly writes "Filing as surviving spouse" next to the signature; a court-appointed representative signs as personal representative (IRS, Topic no. 356, Decedents, checked 2026-09-23).
- A refund generally needs Form 1310, unless the claimant is a surviving spouse filing jointly or a court-appointed representative (IRS, About Form 1310, checked 2026-09-23).
- The estate itself must file Form 1041 if it earns $600 or more in gross income after the death, for example bank interest or rental income (IRS, Deceased Taxpayers: Filing the Estate Income Tax Return, Form 1041, checked 2026-09-23).
- Form 706, the federal estate tax return, is required only if the gross estate plus adjusted taxable gifts exceeds $15,000,000 for a 2026 death (IRS, Instructions for Form 706, checked 2026-09-23).
- Nine states, including Texas and Florida, have no individual income tax, so no state final return is needed there (Texas Comptroller, Taxes, checked 2026-09-23).

Printable checklist

- [ ] Confirm whether the final Form 1040 is required, based on the income thresholds above
- [ ] Gather W-2s, 1099s, brokerage and Social Security statements
- [ ] Decide who signs, and write "Deceased," name and date of death across the top
- [ ] File Form 1310 if a refund is due and no exception applies
- [ ] File Form 56 to notify the IRS who is acting for the estate
- [ ] Get an EIN; file Form 1041 if estate income reaches $600
- [ ] Determine whether Form 706 is needed, or wanted for portability, with a CPA
- [ ] File any unfiled prior-year returns and check your state's rules
- [ ] File by the deadline, or submit Form 4868 to extend the filing date only
- [ ] Notify the IRS and one credit bureau of the death