

Widow's Tax Trap Worksheets + Timeline

Free printable companion to *The Widow's Tax Trap* (2027 Edition)

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How to use this download. Print the four worksheets and fill them in with your own statements. Worksheet 1 shows what income would continue to a survivor; Worksheet 2 is a rough single-filer estimate; Worksheet 3 is a year-of-death tax checklist; Worksheet 4 is for couples discussing Roth conversions. Take them to your tax professional or advisor. Every rule and figure here comes from the book, which explains each one with its source.

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Worksheet 1: Who Owns What

Year: _____

List each account or income source, whose name it is in, and what continues to a survivor. Use statements, not memory.

Account or income	Owner	Beneficiary	Yearly amount	Continues to survivor?	Steps up at death?

Total yearly income now

Yearly income if spouse A is the survivor

Yearly income if spouse B is the survivor

Worksheet 2: The Survivor's Return, Roughly

Year: _____

Rough federal estimate using Chapter 3 and Chapter 4. Ask a tax professional to run the exact version.

Other income for the survivor (pensions, IRA withdrawals, interest, dividends)

Social Security the survivor would receive (the larger check)

Provisional income: other income plus half of Social Security

Taxable Social Security (from IRS Publication 915 or your tax professional)

Adjusted gross income

Standard deduction plus age 65+ amount (single)

Senior deduction after phase-out (if 65+)

Taxable income, and the top bracket it reaches (single)

Same figure on our joint return, and its top bracket

Worksheet 3: Year-of-Death Checklist for Taxes

Year: _____

For the surviving spouse or the person helping. Check off each item or note who is handling it.

Final joint return: who prepares it, and who signs

Spouse's required IRA withdrawal for the year: taken? amount left?

IRA choice for each account: own, rollover or inherited (decide later)

Date-of-death values requested for investments and home

Withholding updated on Social Security, pension and IRA

Form SSA-44 needed? (income dropped, premium based on an older year)

Home-sale two-year date

Portability: question for the estate attorney

Worksheet 4: Roth Conversion Room (Couples)

Year: _____

For couples discussing Chapter 6 with a tax professional. Fill in from this year's projected joint return.

Projected joint taxable income this year

Top of the bracket we are in (2026 joint: \$100,800 for 12%, \$211,400 for 22%)

Room left in the bracket

Effect on taxable Social Security (ask your tax professional)

Projected adjusted gross income after a conversion, and the senior deduction line (\$150,000)

Projected modified AGI vs. the Medicare joint line two years out (\$218,000 in 2026)

Where the conversion tax would be paid from

2026 federal income tax brackets (taxable income)

Rate	Married filing jointly and qualifying surviving spouse	Single
10%	Up to \$24,800	Up to \$12,400
12%	\$24,801 to \$100,800	\$12,401 to \$50,400
22%	\$100,801 to \$211,400	\$50,401 to \$105,700
24%	\$211,401 to \$403,550	\$105,701 to \$201,775
32%	\$403,551 to \$512,450	\$201,776 to \$256,225
35%	\$512,451 to \$768,700	\$256,226 to \$640,600
37%	Over \$768,700	Over \$640,600

Timeline: what changes when (survivor who does not remarry)

When	What changes
Year of death	Last joint return. Check the spouse's required IRA withdrawal for the year. Update withholding.
Year 1 after	Single brackets begin (joint rates continue only for a qualifying surviving spouse). Medicare premium still based on a joint return.
Year 2 after	Medicare premium based on the final joint return. The two-year home-sale window ends on the second anniversary of the death.
Year 3 after	Medicare premium based on the survivor's first single return.
Fifth anniversary of death	Last day for the simplified portability election, for estates not otherwise required to file.

Provisional income lines for taxing Social Security (not adjusted for inflation)

Filing status	Up to 50% of benefits taxable above	Up to 85% of benefits taxable above
Married filing jointly	\$32,000	\$44,000
Single, head of household, qualifying surviving spouse	\$25,000	\$34,000

Figures are 2026 federal amounts (tax year 2026) as of October 23, 2026. 2027 tax and Medicare figures had not been announced. Social Security taxation lines are set by law and not adjusted for inflation.