



The Year-End Wash-Sale Checklist

Tax year 2026 · for traders with more than one brokerage account · keep this next to your December screen

1 • Know your dates (2026 tax year)

- Mon Nov 30** **Last loss sale you can re-buy within 2026.** Sale + 30 days lands on Dec 30, so Dec 31 is the first clean re-buy day. Harvest later and the first clean re-buy of that ticker slips into January 2027.
- Thu Dec 31** **Last trading day of 2026 (trade date governs).** A loss counts for tax year 2026 only if it is TRADED by today; the settlement date doesn't matter. Dec 31, 2026 is a regular NYSE session.
- Dec 31 → Jan 30** **The window doesn't respect New Year's.** Late-December losses are STILL washable by January re-buys — in any account. For a Dec 31 sale the window runs through Sat Jan 30, 2027; Mon Feb 1 is the first clean re-buy day.
- Mid-Feb** **1099-Bs arrive** (generally due Tue Feb 16 in 2027; Feb 15 is a federal holiday). Box 1g only has to cover washes inside that one account with the same CUSIP; the cross-account reconciliation is yours.

2 • Before every harvest sale

- ☐ **Look BACKWARD 30 days, every account:** did any account — yours, your spouse's, your IRAs — buy this ticker, including DRIP and auto-invest fills? A buy in the last 30 days washes the loss you're about to take.
- ☐ **Kill the auto-buyers:** pause dividend reinvestment and scheduled purchases for this ticker in EVERY account before selling — especially IRAs.
- ☐ **Pick a replacement that isn't "substantially identical":** a fund tracking a different index is the widely used safer swap; same-index swaps are a gray zone; a call option on the same ticker is a wash by statute (§1091 covers a "contract or option so to acquire" the stock).

3 • After every harvest sale (the 61-day discipline)

- ☐ **Write down the safe date: sale date + 31 days.** No account you or your spouse own may buy that ticker (or a call on it) before then. The spouse rule has no filing-status condition (Pub 550).
- ☐ **Guard the IRA doubly:** an ordinary wash sale only defers the loss (it's added to the replacement shares' basis). A re-buy inside your traditional or Roth IRA gets no basis adjustment — Rev. Rul. 2008-5 disallows the loss permanently, and your 1099-B isn't required to show it — if it doesn't, report it yourself on Form 8949 (code W). Your spouse's IRA is unsettled — treat it conservatively.
- ☐ **Late-December sellers:** your window runs into January. A Mon Jan 11 re-buy washes a Mon Dec 21 loss — it comes off your 2026 return and moves into the new shares' basis.

4 • The reconciliation (after Jan 30, before the 1099-Bs arrive)

- ☐ **Export every account's full trade history through Jan 30, 2027** (CSV) — all brokers, all IRAs. Start no later than Dec 1, 2025, and early enough to include the purchase of every share you still held then: without them the checker can't tell which lots your sales came from, and it withholds a symbol when it sees more shares sold than bought. A calendar-2026 export also misses the Jan 2027 re-buys that wash late-December losses and the Dec 2025 buys that wash early-January 2026 losses. Robinhood reports take 2–24 hours; request early.
- ☐ **Run the cross-account check** and list every violation with its disallowed dollars and which lot's basis absorbs it.
- ☐ **Compare against each 1099-B in February:** box 1g is what that broker reported; it can be higher or lower than your all-accounts figure. If yours differs, enter the correct amount in column (g) with code W; if it is lower than box 1g, attach a statement explaining the difference (Form 8949 instructions). Bring the summary to your CPA.

The one rule that prevents most of the damage: before ANY account buys a ticker between now and Jan 30, ask "did any of my accounts sell this at a loss in the last 30 days — or might one sell it in the next 30?"