

October 15 Tax Extension Deadline Checklist

A practical final review for taxpayers filing a 2025 federal individual return after a timely extension.

Deadline: Thursday, October 15, 2026

Important: An extension gave you more time to file, not more time to pay.

1. Gather Before You File

- ☐ Collect every W-2, 1099, brokerage statement and other income record that applies to you.
- ☐ Check employer, bank, brokerage and gig-platform portals for documents you may have received electronically.
- ☐ Gather records for deductions and credits you plan to claim.
- ☐ Find records of estimated tax payments and any payment you made when requesting your extension.
- ☐ Keep your prior-year return nearby as a reference for recurring income sources and tax forms.

2. Verify the Return

- ☐ Confirm that income from every job, client, side hustle, investment and other taxable source is included.
- ☐ Check names, Social Security numbers or other taxpayer identification numbers, address and filing status.
- ☐ Review dependent information and make sure each dependent is eligible to be claimed.
- ☐ Verify deductions and credits against your supporting records instead of relying on estimates.
- ☐ If self-employed, reconcile gross income, business expenses, mileage and estimated tax payments.

3. Check Payment or Refund Details

- ☐ Confirm that all tax payments already made are credited on the return.
- ☐ If you still owe tax, determine how much you can pay when you file.
- ☐ Verify routing and account numbers carefully if using direct deposit or an electronic payment.
- ☐ Save confirmation numbers for payments made electronically.

4. Before You Hit Submit

- ☐ Make sure you are filing the correct tax year's return.
- ☐ Review the completed return once without editing it. Look specifically for blank fields, unusual amounts and duplicated entries.
- ☐ Confirm that required forms and schedules are included.
- ☐ Complete the electronic signature steps or sign and date a paper return as required.
- ☐ Save a complete copy of the finished return before filing.

5. After You File

- ☐ Save the filing acknowledgment or other proof of filing.
- ☐ Keep the final return and supporting documents together in a secure location.
- ☐ Watch for official correspondence and respond by the deadline stated in any notice.
- ☐ If you discover a material error later, determine whether an amended return is needed.

Quick Filing Record

Date filed: _____

Refund / amount owed: _____

Payment made: _____

Confirmation number: _____

Reminder: This checklist is for general informational purposes. Special rules can apply to disaster-area taxpayers, certain taxpayers abroad and members of the military.