



## Your post-tax-filing checklist

After you've filed your 2025 tax return, what's next? It's easy to move on to other things, but taking a little time to address some tax-related items now can help you stay organized and avoid issues later. Here are a few to-dos.

### **Check your refund status**

If you're getting a tax refund and haven't received it yet, the IRS offers a couple of ways to check the status. Begin by visiting [irs.gov](https://www.irs.gov) and going to "Where's my refund?" If you've already set up an IRS account, you can sign in to check your refund. You also can request email notifications for status updates.

Alternatively, you can use the refund tracker. You'll need your Social Security number or Individual Taxpayer Identification Number, filing status, and the exact refund amount on your return.

### **File an amended return if needed**

Let's say you find receipts for some deductible 2025 expenses you didn't report on your return. You can file an amended return to claim those deductions and potentially increase your refund.

But there's more to consider than just reporting the additional deductions. The change could affect other aspects of your return as well as your state return, if applicable. We can review the impact and assist you with properly filing an amended return.

In general, you can file an amended tax return on Form 1040-X and claim a refund within three years of the date you filed your original return or within two years of the date you paid the tax, whichever is later. So for a 2025 tax return that you file on April 15, 2026, your deadline for filing an amended return to claim a refund generally will be April 15, 2029.

However, in certain situations you'll have more time to file an amended return. For example, the statute of limitations for bad debt deductions is longer than the usual three-year time limit for most items on your tax return. In general, you can amend your tax return to claim a bad debt for seven years from the due date of the tax return for the year that the debt became worthless.

### **Tidy up your tax records**

After you've filed your 2025 return, be sure to store your return and all supporting documents in a secure place where you'll easily be able to find them in the future if needed. Now is also a good time to tidy up previous years' records. Although retaining the appropriate tax records is important, you don't have to keep everything forever.

You should hold on to records related to your filing for as long as the IRS can audit your return or assess additional taxes. The statute of limitations is generally three years after you file your return. So you potentially can dispose of records related to your 2022 income tax return if you filed it by the April 2023 deadline. (Be aware that the statute of limitations extends to six years for taxpayers who understate their gross income by more than 25%.)

However, you should keep certain tax-related records longer. For example, keep copies of your tax returns and other proof of filing indefinitely to document that you filed. (There's no statute of limitations for an audit if you didn't file a return or you filed a fraudulent one.)

Retain records related to real estate or investments for as long as you own the asset, plus at least three years after you sell it and report the sale on your tax return. Similarly, keep records associated with a retirement account until you've depleted the account and reported the last withdrawal on your tax return, plus three years.

### **Turn your tax focus to 2026 planning**

Once you've received your 2025 refund or filed an amended return (if applicable) and organized your tax records, it's time to focus on 2026 planning. You can potentially maximize tax savings and minimize last-minute scrambling by planning now, rather than waiting until year end. We can help project your income, deductions and credits for the year and propose strategies you can implement in the coming months to reduce your taxes. Contact us to get started.

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