61-Day Wash-Sale Audit Worksheet

Use one sheet per loss sale. This worksheet organizes the facts you need to check; it does not decide whether two securities are substantially identical.

1. Anchor the loss sale

Security / ticker		**Loss-sale date (D)**	
Account		**Shares sold at a loss**	
Estimated total loss		**Window endpoints**	D-30: __________ D+30: __________

2. List every possible replacement acquisition inside the window

Buy date	Security	Shares	Account	Auto-reinvest?	Identity Y/N/OPEN	Broker flag?	Matched shares	Next step

3. Follow the account branch

Taxable replacement If the wash-sale rule applies, check the replacement basis and holding-period treatment under current IRS guidance.	**IRA / Roth IRA fact pattern** Rev. Rul. 2008-5 says the taxable-account loss is disallowed in its fact pattern and the IRA/Roth IRA basis is not increased under §1091(d).

4. Close the check only when these are clear

- Dates: every acquisition inside the two-sided window has been listed.
- Security: substantial identity is YES, NO, or deliberately left OPEN for escalation.
- Shares: sold and replacement quantities are matched at the share/lot level.
- Broker: Form 1099-B is a cross-check, not a substitute for your own rule check.
- Follow-up: unresolved identity, account, lot, or reporting facts are escalated before the loss is treated as usable.

Primary references: IRS Publication 550 (2025); Rev. Rul. 2008-5; 2010-47 I.R.B., “Reporting of Wash Sales”; 2025 Instructions for Form 8949.