HSA contribution reconciliation

1. Establish the person, tax year and eligible months

THEFINSENSE | Manual record - no formulas or automatic results

Tax year: _____ Person: _____ HSA account(s): _____

IRS source edition/date: _____ Record checked on: _____

Complete one monthly record per person. Use the first day of each month. Owning an HSA alone does not establish eligibility. Leave unresolved inputs and the final result blank for manual review.

Monthly coverage and eligibility evidence

Month	Coverage	Eligible?	Evidence / unresolved reason
January			
February			
March			
April			
May			
June			
July			
August			
September			
October			
November			
December			

Coverage: self-only / family / none / unresolved. Eligibility: yes / no / unresolved. Record Medicare effective or backdated months, other coverage and dependency questions. Keep supporting plan/payroll records.

Ordinary personal limit before deposits

Monthly eligible base amounts (with applicable family allocation): _____
Own eligible-month catch-up: _____
Ordinary personal limit: _____

Ordinary method: total the applicable monthly amounts and divide by 12; keep own catch-up separately. Mixed spouse/month allocation, IRA funding or Archer MSA adjustments require the applicable Form 8889 worksheet.

Sources: IRS Publication 969; Form 8889 instructions; applicable annual revenue procedure.

HSA contribution reconciliation

2. Reconcile contributions across accounts

THEFINSENSE | Manual record - no formulas or automatic results

Count each tax-year contribution once across this person's HSAs

Employer-funded component: _____ Cafeteria payroll component: _____

Does the employer / W-2 total already include payroll? yes / no / unresolved

---

Direct / other-person contributions: _____ Other counted amounts: _____

Tax-year designation and custodian records checked: _____

Total counted contributions (no duplicate payroll): _____

HSA trustee transfers and qualifying HSA rollovers do not consume annual room; rollover timing/frequency rules still apply. IRA-to-HSA funding is different and reduces room. If IRA/MSA treatment or payroll overlap is unresolved, stop for the IRS worksheet.

Signed ordinary room = personal limit minus counted contributions

Signed room: _____ Positive additional room: _____ Overage: _____

Sources: IRS Publication 969; Form 8889 instructions. Retain supporting records.

HSA contribution reconciliation

3. Record applicable household and last-month branches

THEFINSENSE | Manual record - no formulas or automatic results

Spouse allocation - complete a separate monthly record for each person

Shared family base / agreed division: _____
Person A base share / own catch-up / own counted deposits: _____
Person B base share / own catch-up / own counted deposits: _____

Own catch-up belongs in that spouse's own HSA. A household subtotal does not transfer personal room. Mixed eligibility or coverage months: use Form 8889 allocation rules.

Separate last-month comparison, only if applicable

December 1 eligibility / coverage verified: _____ Ordinary limit: _____
December-based amount: _____ Conditional remaining room: _____
Extra conditional capacity: _____ Actual contributions relying on it: _____

Keep the greater applicable limit; December is not always larger. Extra capacity is not an actual deposit. Testing runs from December 1 of the contribution year through December 31 of the following year. Eligibility failure generally brings income inclusion and 10% additional tax on actual contributions attributable to the rule, except death or disability.

Before changing contributions

Payroll / custodian reconciliation notes: _____
Ordinary contribution deadline verified: _____ Source / date: _____
If excess: custodian correction / earnings / deadline including extensions: _____

An ordinary contribution deadline generally excludes filing extensions; the excess-correction deadline generally includes them. Revisit this record after year, coverage, Medicare, spouse allocation or deposit changes. This manual record does not determine eligibility or calculate tax.