



Wash sales, explained

The 30-day rule

WHAT IT IS

Sell, rebuy, lose the deduction

Sell a stock at a loss and buy it back within 30 days, and the IRS disallows the loss. That is a wash sale. You still lost the money. You just cannot deduct it.

30 days both directions

The rule covers 30 days before AND after the sale. Buy the same security anywhere in that 61-day window and the loss gets deferred, added to your new cost basis instead of deducted.



The IRS sees everything

Selling in your brokerage and rebuying in your IRA still triggers it. The rule follows you across every account you own. There is no loophole in account-hopping.



Wait, or swap

Wait 31 days before rebuying. Or buy something similar but not identical. An S&P 500 ETF and a total-market ETF are different securities. The same stock twice is not.





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