

Pennsylvania Small Estate Worksheet (2026)

Sort the accounts a bank must pay under 20 Pa.C.S. §3101(b), then test what is left against the \$50,000 small estate petition limit in §3102

Pennsylvania does not use one small estate affidavit. It has two shortcuts: a mandatory bank payment of \$20,000 or less per institution to close family, and a petition to the Orphans' Court for estates of \$50,000 or less in personal property. Work through the steps in order. Guide and sources: clearlegaltips.com/pennsylvania-small-estate-affidavit/

The Pennsylvania figures

Rule	Amount	Source
Bank, credit union or savings account paid to family on a receipted funeral bill	\$20,000 or less at that institution (was \$10,000 before January 23, 2026)	20 Pa.C.S. §3101(b), Act 50 of 2025
Small estate petition, personal property	Gross value of \$50,000 or less (real estate and §3101 payments excluded; family exemption included)	20 Pa.C.S. §3102
Family exemption	\$3,500	20 Pa.C.S. §3121
Inheritance tax, surviving spouse	0%	PA Department of Revenue
Inheritance tax, direct descendants and lineal heirs	4.5%	PA Department of Revenue
Inheritance tax, siblings	12%	PA Department of Revenue
Inheritance tax, other heirs (charities and government entities exempt)	15%	PA Department of Revenue
Inheritance tax timing	Due upon death; 5% discount if paid within three months; delinquent nine months after death	PA Department of Revenue

Step 1: Total each bank separately (§3101(b))

Institution 1 name and total of all the decedent's accounts there

(\$): _____

Institution 2 name and total of all the decedent's accounts there

(\$): _____

☐ Each institution at \$20,000 or less can pay the spouse, then a child, then a parent, then a brother or sister (in that order of preference).

☐ Receipted funeral bill, or a licensed funeral director's affidavit that payment has been arranged, ready to present.

Total collected under §3101 (leave this out of Step 3)

(\$): _____

Step 2: Take out what the petition does not count

Real estate in any name (value, not counted toward \$50,000)

(\$): _____

Assets you think pass outside the estate, such as joint accounts or named beneficiaries (confirm with the Register of Wills) (\$): _____

Step 3: Personal property that DOES count

Bank accounts over \$20,000 at one institution

(\$): _____

Vehicles (\$): _____

Brokerage accounts, stocks and bonds in the decedent's sole name

(\$): _____

Other personal property, including anything claimed as the \$3,500 family exemption

(\$): _____

Gross value for the §3102 test (\$): _____

Step 4: Which route fits?

☐ Gross value is \$50,000 or less and the decedent lived in Pennsylvania: a small estate petition to the Orphans' Court is available (§3102).

☐ Gross value is over \$50,000: open a regular estate with the Register of Wills, which grants letters to a personal representative.

☐ Owning a house does not block the petition; ask the Register of Wills or an attorney how title to the house will pass.

Step 5: Inheritance tax estimate (Form REV-1500)

Value passing to a surviving spouse x 0%

(\$): _____

Value passing to direct descendants or lineal heirs x 4.5%

(\$): _____

Value passing to brothers or sisters x 12%

(\$): _____

Value passing to other heirs x 15% (\$): _____

Date of death; three months after (5% discount deadline); nine months after (tax delinquent): _____

INSTRUCTIONS FOR USE

Figures checked in October 2026 against 20 Pa.C.S. §§3101, 3102 and 3121 (as amended by Act 50 of 2025) and the Pennsylvania Department of Revenue inheritance tax page. Confirm the return with the Register of Wills. This worksheet is general information, not legal advice; consult a licensed Pennsylvania attorney. Guide: clearlegaltips.com/pennsylvania-small-estate-affidavit/