Your tax document checklist

For individuals, families, freelancers and small business owners

Check each item when gathered. Skip items that do not apply. Use documents for the tax year you are filing; additional records may be requested based on your situation.

Client name: _____ Tax year: _____

1. Identification and household information

- ☐ Government-issued photo ID for you and your spouse, if applicable.
- ☐ Social Security cards or ITIN assignment letters for everyone on the return; full legal names and dates of birth.
- ☐ Current-year IRS Identity Protection PIN (IP PIN) for anyone issued one.
- ☐ Current address, phone number and email; dates and addresses for any moves.
- ☐ Dependent information: relationship, months living with you, school status, income and support provided.
- ☐ Custody agreements, signed Form 8332 when applicable, and records supporting a child's residency or household expenses.
- ☐ Details of marriage, divorce, birth, adoption or death during the year.

2. Prior returns, payments and banking

- ☐ Prior-year federal and state tax returns, including all schedules; amended returns and carryover worksheets, if any.
- ☐ IRS or state tax notices and letters; estimated tax and extension payment confirmations with dates and amounts.
- ☐ Bank routing and account numbers and account type for direct deposit or payment (a voided check is helpful).

Keep sensitive documents secure. Ask us how to deliver records; do not send Social Security numbers or bank details through ordinary email or a public website form.

Income and investments

Gather every income source, even when no tax form was received.

3. Employment, retirement and other income

- ☐ All Forms W-2 and corrected Forms W-2; final pay statements if needed.
- ☐ Tip logs and employer statements showing tips or overtime pay, if applicable.
- ☐ Forms 1099-R for pensions, annuities, IRA distributions and retirement rollovers; rollover confirmations.
- ☐ Forms SSA-1099 or RRB-1099 for Social Security or railroad retirement.
- ☐ Forms 1099-G for unemployment or state tax refunds.
- ☐ Forms W-2G and gambling win/loss records, including cash winnings.
- ☐ Other income records: jury duty, prizes, awards, canceled debt (1099-C), foreclosure (1099-A), or taxable settlements.
- ☐ Alimony records and agreement date, if applicable; foreign income and tax records.

4. Investments, property and ownership interests

- ☐ Forms 1099-INT, 1099-DIV, 1099-OID and complete brokerage tax packages.
- ☐ Forms 1099-B and investment sales records showing purchase dates, cost basis and sale proceeds.
- ☐ Digital asset exchange statements, wallet transaction histories, cost basis, sales, swaps and staking/mining income; Form 1099-DA if received.
- ☐ Schedules K-1 from partnerships, S corporations, estates or trusts, with attached statements and basis records.
- ☐ Home or other property sales: Form 1099-S, purchase/sale closing statements and improvement records.
- ☐ Rental property income, expense summaries, purchase documents and prior depreciation schedules.
- ☐ Foreign account and asset statements, including highest balances during the year, if applicable.

Bring the complete tax package, including supplemental pages and corrected forms. Tell us about income received in cash, by payment app or from side work.

Deductions and credits

Bring supporting records so we can review what applies to your return.

5. Family, education and health

- ☐ Child/dependent care totals, receipts, provider name, address and tax ID; employer dependent-care benefit details.
- ☐ Forms 1098-T, tuition statements and receipts for education expenses; scholarship and grant details.
- ☐ Form 1098-E for student loan interest; education savings distributions (1099-Q) and related expenses.
- ☐ All Forms 1095-A for Marketplace insurance, including corrected forms and shared-policy details; other insurance forms if received.
- ☐ Unreimbursed medical, dental and prescription expenses, insurance premiums and reimbursement records.
- ☐ HSA contributions and distributions: Forms 5498-SA and 1099-SA, plus receipts for medical expenses paid from the HSA.
- ☐ Adoption expense records and documents, if applicable.

6. Home, charitable giving and other records

- ☐ Forms 1098 for mortgage interest; property tax bills and payments; state/local income or sales tax records.
- ☐ Charitable donation receipts and acknowledgments; noncash donation descriptions, values and appraisals when applicable.
- ☐ IRA contribution records, Forms 5498 if available, retirement contribution dates and amounts.
- ☐ Home energy improvement invoices and product certifications; vehicle purchase documents and seller credit reports, if relevant to the filing year.
- ☐ Personal vehicle loan interest statement, loan origination documents, purchase agreement and VIN, if applicable.
- ☐ Federally declared disaster loss records, insurance reimbursements and property values, if applicable.
- ☐ Prior-year capital loss, charitable contribution, credit or other carryover records.

A receipt does not automatically make an expense deductible. Eligibility depends on the tax year and your circumstances; bring the records for review.

Business records and final review

Use this page if you are self-employed, have side income or own a business.

7. Freelancers and small business owners

- ☐ Business legal name, EIN if issued, entity type, ownership details and start/closure dates.
- ☐ Forms 1099-NEC, 1099-MISC and 1099-K; all sales, cash receipts and payment-platform summaries.
- ☐ Year-end profit and loss statement, balance sheet if available, bookkeeping reports and reconciled bank/credit card statements.
- ☐ Expense totals by category with receipts: supplies, software, advertising, insurance, fees, rent, utilities, repairs and other costs.
- ☐ Inventory counts and costs; purchases, refunds and returns; separate personal transactions from business activity.
- ☐ Business mileage log with dates, purpose and miles; total annual mileage and vehicle expense records.
- ☐ Home office measurements and household expense records, if applicable.
- ☐ Equipment/vehicle purchases and sales: invoices, dates placed in service, business-use percentage and prior depreciation schedules.
- ☐ Employee payroll reports, contractor payment records, Forms W-2/1099 issued, business loan interest and retirement contributions.
- ☐ Self-employed health insurance premiums; partnership/corporation basis, owner contributions/distributions and loans, if applicable.

8. Before your appointment

- ☐ Organize documents by tax year and category; include all pages and corrected forms.
- ☐ List missing documents, major life/business changes and questions you want to discuss.
- ☐ Confirm your appointment and ask us about secure delivery of your documents.

Missing documents / questions: _____

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General gathering guide; specialized or entity returns may require additional records. Prepared October 2026. No deduction or credit is guaranteed.