# Tax document checklist

United States edition

Send the groups that fit the client. Every line is one thing to upload; the note under it says why it matters, or where clients usually go wrong.

## YOU AND LAST YEAR

- [ ] Last year's federal and state returns, if our firm did not prepare them
  Carryovers, such as a capital loss or unused credit, come from last year's return.
- [ ] Your Identity Protection PIN from the IRS, if you have one
  A new IP PIN is issued every year, and a return filed without the current one is rejected or delayed.
- [ ] Date of birth and Social Security number or ITIN for everyone on the return
- [ ] Any letter from the IRS or your state received during the year
- [ ] Bank account and routing number for a refund or payment

## WAGES AND INCOME STATEMENTS

- [ ] A W-2 from every employer you worked for during the year
  Employers must send them by February 1, 2027, because January 31 falls on a Sunday.
- [ ] 1099-NEC for any work you did as a contractor
  For payments made in 2026 a payer only has to send one at $2,000 or more. List smaller jobs even without a form.
- [ ] 1099-K from any payment app or online marketplace
  These are issued above $20,000 and 200 transactions, so most side income arrives without one.
- [ ] 1099-MISC for rents, royalties, prizes or other income
- [ ] 1099-G for unemployment compensation or a state or local tax refund
- [ ] SSA-1099 for Social Security benefits
  It should arrive by early February.
- [ ] 1099-R for any pension, annuity, IRA or 401(k) distribution
- [ ] Pay records showing tips and overtime, if you received either
  Qualified tips and overtime can be deducted, within limits, for 2025 through 2028.

## INVESTMENTS, K-1S AND DIGITAL ASSETS

- [ ] 1099-INT for interest from each bank
- [ ] 1099-DIV for dividends from each fund or broker
- [ ] 1099-B, or the consolidated 1099, from each brokerage account
  Brokers have until mid-February, and corrected forms often follow. Wait for the final version before we file.
- [ ] 1099-DA for digital assets sold through a broker
  Brokers report gross proceeds from 2025, and basis for certain transactions from 2026.
- [ ] Records of any digital asset you received, sold or exchanged without a 1099-DA
  Form 1040 asks every filer a yes-or-no question about digital assets, whether or not a form was issued.
- [ ] Purchase cost for anything sold where the 1099-B shows no basis
- [ ] Schedule K-1 from each partnership, S corporation, estate or trust
  Partnerships and S corporations are due March 15 but can extend six months, so a late K-1 can hold up the whole return.
- [ ] Schedule K-3, if one came with a K-1

## SELF-EMPLOYMENT

- [ ] Income for the year by source, including payments with no 1099
- [ ] Business expenses by category, with receipts for large purchases
- [ ] Equipment or vehicles bought for the business, with invoices
- [ ] Business mileage log, if you claim vehicle costs
- [ ] Size of your home office and of the whole home, if you claim one
- [ ] Health insurance premiums you paid as a self-employed person
- [ ] Copies of any 1099-NEC you issued to contractors

## RENTAL PROPERTY (ONE SET PER PROPERTY)

- [ ] Rent received, and any 1099-MISC or 1099-K for it
- [ ] Form 1098 mortgage interest and the property tax bill
- [ ] Repairs, insurance, utilities, HOA and management fees
- [ ] Improvements made during the year, with invoices and dates

- [ ] The closing statement, if you bought or sold the property during the year
- [ ] Days rented and days used personally, if you also used it yourself

## HOME, HEALTH AND EDUCATION

- [ ] Form 1098 for mortgage interest on your home
- [ ] Property tax bills you paid during the year
- [ ] The closing statement and Form 1099-S for any home you sold
  A sale must be reported if you received a 1099-S or cannot exclude the whole gain.
- [ ] Form 1095-A, if anyone had coverage through the Health Insurance Marketplace
  It is needed to work out the premium tax credit on Form 8962, and to reconcile any advance payments made during the year.
- [ ] Form 1099-SA and Form 5498-SA for any health savings account
  Form 8889 is required if there was any HSA activity, even if only an employer contributed.
- [ ] Form 1098-T for each student in the family
- [ ] Form 1098-E for student loan interest
- [ ] Child care provider's name, address, taxpayer ID and the amount paid
  Form W-10 is the IRS form for asking a provider for these details.

## DEDUCTIONS AND CREDITS

- [ ] Written acknowledgment from the charity for any single gift of $250 or more
  You need it in hand by the date you file. A bank statement alone does not support a gift of that size.
- [ ] Receipts for other cash gifts to charity
  From 2026, a filer who does not itemize can deduct up to $1,000 of cash gifts, or $2,000 on a joint return.
- [ ] A list of donated goods, with dates and descriptions
  Larger noncash gifts need Form 8283, and some need an appraisal.
- [ ] Medical and dental expenses, if they were large
- [ ] State and local taxes you paid outside your paycheck
- [ ] Loan statement and VIN for a new US-assembled vehicle bought for personal use
  Interest on these loans can be deducted, within limits, for 2025 through 2028. The VIN goes on the return.

- [ ] Your last Form 5695, if a clean energy credit carried forward
  The credit ended for property placed in service after 2025, but an unused amount still carries forward.
- [ ] IRA contributions made outside payroll

## TAX ALREADY PAID

- [ ] Federal estimated payments, with the date and amount of each
  They are due April 15, June 15, September 15 and January 15. Your IRS online account shows five years of payments.
- [ ] State estimated payments, with dates
- [ ] Any amount paid with an extension request
- [ ] Last year's refund, if you applied it to this year

## CHANGES DURING THE YEAR

- [ ] Date of marriage, divorce or separation
- [ ] Name and Social Security number of a child born or adopted
  A child born from 2025 to 2028 may qualify for the $1,000 Trump account pilot contribution, elected on Form 4547.
- [ ] Dates you moved, if you moved to another state
- [ ] Statements for any foreign account, if the total was over $10,000 at any time
  That triggers an FBAR, FinCEN Form 114, which is filed separately from the return.
- [ ] Documents for a business you started or closed

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