

## Generic Individual Tax Return Checklist

### Personal Information

- Bank account and routing number (for direct deposit or payment)
- Driver's Licenses for both spouses
- Birthdate and SSN of any new dependents
- Updated address, phone number, and email

### Income Documents

- **W-2s** from employers
- **1099-NEC or 1099-MISC** (independent contractor or side income)
- **1099-INT, 1099-DIV, 1099-B** (interest, dividends, stock/brokerage sales)
- **1099-R** (retirement distributions, pensions, annuities)
- **SSA-1099** (Social Security benefits)
- **1099-G** (unemployment, state tax refunds)
- **1099-K** (payment apps, online sales, gig economy)
- **1099-SA** (Health, Medical Account Distributions)
- Business income/expenses (if self-employed – Schedule C)
- Rental income/expenses (if applicable – Schedule E)
- Other income (gambling winnings, jury duty, prizes, hobby income, contributions etc.)
- K-1 forms (partnerships, S corporations, estates, or trusts)

### Adjustments to Income (Above-the-line deductions)

- Student loan interest (Form 1098-E)
- IRA or HSA contributions
- Educator expenses (if eligible)
- Self-employed health insurance premiums
- Tuition/education expenses (Form 1098-T)

### Deductions & Credits

- **Itemized deductions (Schedule A)**
  - Mortgage interest (Form 1098)
  - Property taxes
  - Charitable contributions (cash & non-cash with receipts)
  - Medical expenses (if large)
  - State & local income/sales taxes paid
  - Investment interest expenses

- **Credits**

- Child tax credit / dependent care credit (childcare provider info & expenses)
- Education credits (Form 1098-T, tuition receipts)
- Earned Income Tax Credit (if eligible)
- Energy efficiency/home credits (if applicable)

## **Other Considerations**

- Estimated tax payments made (IRS & state)
- Foreign bank accounts or assets (FBAR / FATCA reporting)
- Identity Protection PIN (if issued by IRS)
- Schedule F - Dividends, inclusions, special deductions
- Any major life changes: marriage, divorce, new child, home purchase, etc.

## **Business or Self-Employment (if applicable)**

- Income records (invoices, 1099s, sales summaries)
- Expense records (receipts, mileage logs, home office expenses)
- Business asset purchases or disposals