INDIVIDUAL TAX RETURN

CORE DOCUMENT CHECKLIST

Gather the items that apply to you. Your tax preparer may request additional records.

Personal Information

- ☐ Full legal name
- ☐ Social Security number
- ☐ Date of birth
- ☐ Current address
- ☐ Phone number and email
- ☐ Photo ID
- ☐ Last year's tax return (if available)

Dependents (if applicable)

- ☐ Name, SSN, and date of birth
- ☐ Relationship and months lived with you
- ☐ Childcare expenses (provider name and EIN/SSN)
- ☐ Tuition statement (Form 1098-T)

Refund or Payment Information

- ☐ Bank routing and account number
- ☐ IRS or state notices received (if any)

Income Documents

- ☐ W-2(s)
- ☐ 1099-INT / 1099-DIV
- ☐ 1099-R (retirement)
- ☐ SSA-1099 (Social Security)
- ☐ Unemployment income
- ☐ 1099-NEC / 1099-MISC (side income)

Credits and Adjustments

- ☐ Form 1095-A (Marketplace insurance)
- ☐ Student loan interest (Form 1098-E)
- ☐ IRA / HSA contribution records
- ☐ Estimated tax payment confirmations
- ☐ Education expenses and Form 1098-T
- ☐ Energy-efficiency credit documents

Protect sensitive information: do not send Social Security or bank information through unsecured email.

SCHEDULES A & B

ITEMIZED DEDUCTIONS • INTEREST & DIVIDENDS

Schedule A - Itemized Deductions

Medical and Dental

- ☐ Summary of unreimbursed expenses
- ☐ Medical, dental, vision, and prescription receipts
- ☐ After-tax health and dental insurance premiums
- ☐ Long-term care premium records
- ☐ Insurance reimbursements
- ☐ Medical mileage, parking, and toll log

Taxes Paid

- ☐ Real estate tax bills and payment proof
- ☐ State/local income taxes paid
- ☐ Major-purchase sales tax receipts, if applicable
- ☐ Value-based personal property tax records

Interest Paid

- ☐ Mortgage interest statement (Form 1098)
- ☐ Mortgage points and closing disclosure
- ☐ Seller-financed mortgage details
- ☐ Investment interest expense records (Form 4952)

Charity, Losses, and Other

- ☐ Cash donation receipts / acknowledgments
- ☐ Noncash donation receipts and item list
- ☐ Qualified appraisal for applicable donated property
- ☐ Charitable mileage and expense log
- ☐ Federally declared disaster loss records
- ☐ Gambling winnings and documented losses
- ☐ Other itemized deduction support

Schedule B - Interest and Ordinary Dividends

Interest and Dividend Income

- ☐ Forms 1099-INT, 1099-DIV, and 1099-OID
- ☐ Year-end brokerage statements
- ☐ Tax-exempt interest statements
- ☐ Seller-financed mortgage interest details
- ☐ U.S. savings bond interest records

Special Reporting

- ☐ Foreign account country and maximum balance
- ☐ Foreign trust distribution or ownership records
- ☐ Nominee interest/dividend details
- ☐ Bond premium or accrued-interest adjustments
- ☐ Prior-year carryover information, if applicable

SCHEDULE C

SOLE PROPRIETORSHIP BUSINESS DOCUMENTS

Complete one set for each business. Provide totals plus supporting statements or ledgers.

Business Profile

- ☐ Business name, address, and EIN
- ☐ Business activity and accounting method
- ☐ Date business started
- ☐ Prior-year Schedule C and depreciation report
- ☐ Business bank and credit-card statements

Income

- ☐ Forms 1099-NEC, 1099-K, and 1099-MISC
- ☐ Gross sales / service income summary
- ☐ Cash, check, app, and online-platform income
- ☐ Returns, refunds, and allowances
- ☐ Other business income

Vehicle and Travel

- ☐ Business mileage log
- ☐ Vehicle year, make, model, and in-service date
- ☐ Total annual and business miles
- ☐ Fuel, repairs, insurance, lease, and registration
- ☐ Business travel, lodging, parking, and tolls

Business Expenses

- ☐ Advertising and marketing
- ☐ Contract labor and professional fees
- ☐ Insurance (other than health)
- ☐ Office expenses and supplies
- ☐ Rent or lease payments
- ☐ Repairs and maintenance
- ☐ Telephone and internet business portion
- ☐ Utilities
- ☐ Meals with business purpose
- ☐ Licenses, dues, and subscriptions
- ☐ Bank and merchant processing fees
- ☐ Other categorized expenses

Assets, Inventory, and Payroll

- ☐ Equipment/furniture purchase invoices
- ☐ Asset sale or disposal details
- ☐ Beginning and ending inventory
- ☐ Purchases, materials, and cost-of-goods records
- ☐ Payroll reports, Forms W-2/W-3, and 941s
- ☐ Contractor Forms 1099 and W-9s

Home Office

- ☐ Office square footage and total home square footage
- ☐ Rent or mortgage interest and real estate taxes
- ☐ Utilities, insurance, repairs, and maintenance
- ☐ Date the office was first used for business

SCHEDULE E

RENTALS • ROYALTIES • PASS-THROUGH INCOME

Complete the rental sections separately for each property.

Rental Property Profile

- ☐ Property address and property type
- ☐ Ownership percentage and days owned
- ☐ Days rented and personal-use days
- ☐ Purchase/settlement statement and purchase date
- ☐ Prior-year Schedule E and depreciation report
- ☐ Property manager annual statement

Rental Income

- ☐ Gross rents received
- ☐ Security deposits retained as income
- ☐ Tenant-paid owner expenses
- ☐ Insurance proceeds or other rental income

Basis and Assets

- ☐ Capital improvements and invoices
- ☐ New appliances/equipment and in-service dates
- ☐ Refinance or sale closing documents
- ☐ Casualty, conversion, or property-use changes

Rental Expenses

- ☐ Advertising
- ☐ Cleaning and maintenance
- ☐ Commissions and management fees
- ☐ Insurance
- ☐ Legal and professional fees
- ☐ Mortgage interest (Form 1098)
- ☐ Other interest
- ☐ Repairs
- ☐ Supplies
- ☐ Real estate and other taxes
- ☐ Utilities
- ☐ HOA or condominium fees
- ☐ Travel and local mileage log
- ☐ Other categorized expenses

K-1, Royalty, Estate, and Trust Income

- ☐ Schedules K-1 from partnerships and S corporations
- ☐ Schedules K-1 from estates or trusts
- ☐ Royalty statements and Forms 1099-MISC
- ☐ Prior-year passive-loss carryover worksheets
- ☐ Basis and at-risk schedules
- ☐ State K-1s and nonresident withholding records
- ☐ Sale, redemption, or ownership-change documents

Additional Rental Details

- ☐ Tenant lease agreements
- ☐ 1099 forms received for rental activity
- ☐ Short-term rental platform statements
- ☐ Qualified Business Income carryover information

Keep receipts and records with your files. Submit summaries unless your preparer requests every receipt.