Getting Ready for Tax Season: What to Gather Before You File

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1. Basic Information

☐ Social Security numbers and dates of birth for you, spouse, and dependents

☐ Prior year federal and state tax returns (for reference and carryforwards)

☐ Driver's license or state-issued ID

2. Income Documents

☐ W-2s from all employers

☐ 1099-NEC and 1099-MISC for self-employment or freelance income

☐ 1099-INT for bank interest

☐ 1099-DIV for dividends

☐ 1099-B for investment sales

☐ 1099-R for pensions, annuities, and retirement account distributions

☐ 1099-G for unemployment compensation or state refunds

☐ 1099-K from payment apps or online platforms (PayPal, Cash App, Venmo, etc.)

☐ K-1s from partnerships, S-corporations, or trusts

☐ Records of any other income (cash, tips, prizes, awards)

3. Self-Employed / Side-Business Records

☐ Summary of income by client or platform

☐ Business bank and credit card statements (if separate)

☐ Business expenses:

Home office calculations (square footage, utilities)

Supplies, equipment, and tools

Software and online subscriptions

Phone and internet (business portion)

Mileage log or vehicle expenses

Travel expenses (transportation, lodging, meals)

Advertising and marketing costs

Insurance (business liability, professional)

Professional fees (legal, accounting, consulting)

Education and training related to your business

4. Deductions and Credits

☐ Mortgage interest (Form 1098) and property tax statements

☐ Records of state and local income or sales taxes paid

☐ Charitable contributions:

Cash donations with receipts

Non-cash donations with valuation and documentation

Acknowledgment letters from organizations

☐ Medical expenses, insurance premiums not through an employer, and HSA contributions

☐ Childcare expenses:

Provider name, address, and EIN or SSN

Total amounts paid during the year

☐ Education expenses:

Form 1098-T (tuition statements from colleges)

Form 1098-E (student loan interest)

Educational expenses not covered by scholarships

5. Family and Life Changes

☐ Marriage, divorce, or separation documents (may affect filing status and credits)

☐ Birth or adoption of a child, including Social Security number or adoption paperwork

☐ Change of address or state of residence

☐ Change in employment status (new job, retirement, job loss)

☐ Starting a new business or closing an existing one

☐ Purchase or sale of a home

6. Newer/Advanced Items to Be Aware Of

☐ Cryptocurrency or digital asset transactions (potential Form 1099-DA reporting)

☐ Special treatment of tip income and overtime pay

☐ Updated limits on state and local tax (SALT) deductions

☐ Premium Tax Credit information if you had marketplace health insurance (Form 1095-A)

☐ Energy credits for home improvements (solar panels, energy-efficient windows, etc.)

Action Steps

✓ Bring this checklist to your tax appointment or keep it next to you if you're using tax software.

✓ The more complete your information, the more accurate—and often the lower—your tax bill will be.

✓ Set up a folder (physical or digital) to organize these documents as you receive them throughout the year.

✓ If you're missing any forms, contact your employer, bank, or payer. Most forms are available online through your account portals.

Need Help?

For complex situations, multiple income sources, or strategic tax planning, consider consulting with a qualified tax professional.

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This handout is for educational purposes only and does not constitute specific tax advice for your individual situation.