

Personal Tax Prep Checklist

Basic Information

- Name (as on Social Security)
- Date of Birth
- Social Security Number
- Filing Status (Single / Married Filing Joint / Head of Household / Other)
- Address
- Phone / Email
- Dependent(s) Info (Names / DOB / SSN / Relationship)

Income Documents

- W-2 Forms (Wages from employers)
- 1099-NEC / 1099-MISC (Self-employment / contractor income)
- 1099-K (Business transactions: PayPal, CashApp, etc.)
- 1099-INT / 1099-DIV (Interest and dividends)
- 1099-R (Retirement income: pensions, IRA withdrawals)
- Unemployment (1099-G)
- Social Security (SSA-1099)
- Rental Income (Total rent collected, expenses)
- Other Income (Alimony received, gambling winnings, etc.)

Adjustments / Deductions

- Retirement Contributions (Traditional IRA contributions)
- Student Loan Interest (Form 1098-E)
- HSA Contributions (Health Savings Account deposits)
- Educator Expenses (Teachers' out-of-pocket classroom expenses)
- Moving Expenses (Military only)

Credits

- Child Tax Credit (Info for each qualifying child)
- Dependent Care Credit (Childcare expenses with provider info)

- Earned Income Tax Credit (EITC)
- Education Credits (Form 1098-T, tuition, books)
- Energy Credits (Solar panels, energy-efficient improvements)

Itemized Deductions (if applicable)

- Medical & Dental Expenses (Out-of-pocket payments; must exceed 7.5% AGI)
- Health Insurance Premiums (If self-paid)
- Property Taxes (Real estate or personal property taxes)
- Mortgage Interest (Form 1098)
- Charitable Donations (Cash/check/non-cash donations; receipts needed)
- State & Local Taxes Paid (SALT cap applies)
- Casualty/Theft Losses (Federally declared disasters only)

Other Information

- Direct Deposit Info (Bank account & routing number)
- Estimated Tax Payments Made (Dates & amounts paid)
- Prior Year Tax Return (Helpful for reference and carryovers)
- Foreign Bank Accounts (FBAR compliance if over \$10,000)
- Cryptocurrency Transactions (Buying/selling crypto)

For Business Owners / Freelancers

- Income (1099s, invoices, sales receipts)
- Expenses (Office supplies, internet, phone, mileage)
- Home Office Deduction (Square footage, home expenses)
- Health Insurance Premiums (Self-employed coverage)

This checklist will help ensure you are fully prepared for tax filing. Please gather your documents and reach out if you have questions.