Tax Return Documents

Before filing your tax return, the first step is to collect all your year-end income documents. Having everything ready will help you file an accurate return and avoid delays with your refund.

What You'll Need:

Make sure everything is removed from envelopes and checked for accuracy.

- **Personal Information**:
  - Social Security Numbers-For you, your spouse, and any dependents. Even if you've memorized them, have them handy to double-check. A small mistake can delay processing.
  - Photo ID-Driver's License or State ID
  - Prior Year's Tax return
- **Bank Account and Routing Numbers**: Needed for direct deposit — the fastest and safest way to get your refund. IRS is not issuing and/or paper checks
  - *Don't have a bank account?* Visit an FDIC-insured bank, use the National Credit Union Locator Tool, or look into the Veterans Benefits Banking Program if you're a veteran.
- **Income Forms**:
  - **W-2** from employers.
  - **1099 forms** from banks, agencies, or other payers. This includes income from:
    - Unemployment
    - Interest (Form 1099-INT)
    - Dividends
    - Pensions, annuities, or retirement plans
    - GIG work (Form 1099-K, 1099-MISC, or W-2)
    - K-1
  - Records of **virtual currency transactions**.
- **Health Insurance Form (1095-A)**:
  - If you got health coverage through the Marketplace, you'll need this to claim or reconcile your premium tax credit.
- **Additional Information**:
  - Power of attorney (If applicable)
  - Divorce Documents (If applicable)
  - Identity theft pin (If applicable)
  - IRS or State Correspondence

- **Deduction & Credit Information:**
  - Mortgage interest statements (Form 1098)
  - Property Tax statements
  - Education Expenses (Tuition statements, student loan interest)
  - Childcare Expenses (with providers tax ID)
  - Charitable Contributions
  - Medical Expenses (if itemizing)

Tip:

Most of these forms arrive by mail or are available online in January. Review them carefully. If anything looks wrong, contact the sender right away to correct it.