

# What to Bring to Your Tax Appointment



So we can focus on **maximizing your refund** instead of sorting through paperwork.

# What To Bring to Your Tax Appointment

Getting ready for your tax appointment doesn't have to be stressful. A little organization now will save you time during your meeting. And, it'll help make sure we don't miss any opportunities to lower your tax bill.

This checklist is designed to help you know exactly what to set aside. If it's right before your appointment, it will guide you as you gather documents. Or, if it's earlier in the year, it's a helpful reference for what to keep as those forms arrive (in the mail or electronically).

Now, not every item on the list will apply to you. That's expected. But reviewing it carefully ensures we have everything needed to prepare an accurate return. And, to help you keep as much of your earnings as possible.

So, think of this as your preparation tool. Print it out, keep it in your tax folder, or cross items off digitally.

The goal is simple: come to your appointment ready, so the process is smooth and nothing important gets missed.

# Tax Preparation Checklist

## Personal Data

- Social Security Numbers & DOB (including spouse, children, and dependents)
- Identity Protection PIN (if issued by the IRS)
- Last year's or most recent federal and state tax returns (if not on file)
- Residential address(es) for this year
- Childcare provider's name, address, and tax ID (if claiming dependent care credit)
- Dependent information: dates of birth, relationship
- Any IRS or state tax notices received this year
- Copy of driver's license or state-issued ID (required for e-filing in some states)

## Employment & Income Data

- W-2 forms from all employers. Includes regular wages, overtime pay, and tips reported to employer (boxes 1, 5, and 7)
- Last pay stub or year-end pay summary (for breakdown of overtime vs. regular pay)
- Daily tip record (IRS Form 4070A or similar) or credit card slips
- Records of unreported tips (for Form 4137)
- Allocated tips (box 8 of W-2)
- Non-cash tips (fair market value of tickets, passes, or other items)
- 1099 Forms
  - 1099-NEC or 1099-MISC (independent contractor, side work)
  - 1099-K (third-party payments like PayPal, Venmo, CashApp, etc.)
  - 1099-INT (interest), 1099-DIV (dividends), 1099-B (brokerage sales)
  - 1099-B: Brokerage Statements
  - 1099-R (pensions, IRA, retirement distributions)
  - 1099-G (unemployment or state refunds)
  - 1099-Q (529 plan distributions)
  - 1099-DA (digital asset/cryptocurrency transactions)
  - SSA-1099 (Social Security benefits)
- K-1s from partnerships, S-corporations, or trusts
- Records of cryptocurrency sales/trades
- Form 3922 (transfer of stock options exercised)
- Other income: jury duty pay, gambling winnings (W-2G), prizes, awards, or rental income, alimony received (including payer's SSN) if divorce finalized prior to 1/1/2019

## Health Insurance Information

- All 1095-A Forms (Marketplace health insurance)
- Records of credits and/or advance payments received from the Premium Tax Credit (if claiming)
- Any corrected 1095-A (if received)

- Form 1095-B (if provided by employer or insurance carrier)
- Form 1095-C (employer-provided health insurance offer and coverage)

## Homeowner/Renter Data

- Residential address(es) for this year
- Form 1098 (mortgage interest statement)
- Records of any interest paid on home equity loans, lines of credit, or second mortgages
- Form 1099-S (proceeds from real estate transactions)
- Settlement or closing statement for any real estate purchased or sold during the year
- Records of real estate and personal property taxes paid
- Records of rent paid
- Unreimbursed moving expenses (active-duty military only)

## Financial Assets

- Form 1099-INT & 1099-OID (interest income statements)
- Form 1099-DIV (dividend income statements)
- Form 1099-B (proceeds from broker transactions)
- Form 1099-R (retirement plan distribution)
- Schedule K-1 (partner's share of income, deductions, credits)

## Financial Liabilities

- Auto loans and leases (account numbers and car value) if the vehicle is used for business
- Form 1098-E (student loan interest paid)
- Early withdrawal penalties on CDs and other fixed-time deposits
- Form 1099-C (canceled debt or loan defaults)

## Automobiles

- Vehicle registration fees
- Personal property tax information
- Sales tax on purchase
- Business use of vehicle
  - Total miles driven for the year
  - Total business miles driven for the year
  - Receipts for all actual car expenses (gas, repairs, oil changes, insurance, etc.)

## Expenses

- Documentation for medical and dental expenses paid out-of-pocket
- Health Savings Accounts (HSAs) and Medical Savings Accounts (MSAs)
  - Form 1099-SA (for distributions to your account)
  - Form 5498-SA (for contributions you made to your account)
- Gifts to charity (receipts for single donations of \$250+, and non-cash donations of \$500+)

- Childcare provider information (name, address, and Taxpayer Identification Number (SSN or EIN))
- Documentation for adoption expenses
- Receipts for donations to charity
- Unreimbursed expenses and mileage related to volunteer work
- Alimony received or paid (including payee's SSN) if divorce finalized prior to 1/1/2019

## Self-Employment Data

- Estimated tax vouchers for the current year
- Self-employment income (1099s, cash, or electronic payments)
- Itemized receipts or documentation for business-related expenses
- Business use of home
  - Square footage of your home and the dedicated business-use portion
  - Home-related expenses (utilities, rent or mortgage interest, insurance, etc.)
- Date of purchase, cost, and description of large business assets (equipment, machinery, furniture)
- Self-employment SEP plans, Simple IRA, Solo 4019(K)
- Self-employed health insurance
- K-1s on all pass-through entities
- Rent income and expenses

## Deduction Documents

- Health Savings Account (HSA) contributions
- Student loan interest
- Gifts to charity
- Mortgage interest
- State and Local Taxes (SALT)
- Retirement plan contributions
- Medical and dental expenses
- Casualty or theft losses in a federally declared disaster area
- Educator expenses

## Credits

- Information for children under age 17 (including SSN)
- Name, address, and Taxpayer Identification Number (SSN or EIN) of your childcare provider
- Energy improvements made to your home
- Purchase and installation of major residential clean energy systems
- Vehicle Identification Number (VIN) and final purchase date of electric or plug-in hybrid vehicles prior to September 30, 2025
- Form 1098-T: Education expenses (tuition and fees)
- Adoption expenses