

# Tax forms checklist

## ✓ **Personal and ID information**

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- Social Security numbers (you, spouse, dependents)
- Last year's federal tax return
- Bank account and routing numbers (for direct deposit)

## ✓ **Income documents**

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- Form W-2 (from each employer)
- Form 1099-NEC (freelance or contractor income)
- Form 1099-MISC (other miscellaneous income)
- Form 1099-K (payment app or third-party processor income)
- Form 1099-G (unemployment benefits or certain government payments)
- Form 1099-R (retirement account or pension distributions)
- Form SSA-1099 (Social Security benefits)
- Form 1099-INT (interest income from banks, CDs, etc.)
- Form 1099-DIV (dividends and investment distributions)
- Form 1099-B (stock, bond, or fund sales)
- Form 1099-S (real estate sale proceeds)
- Form 1099-SA (HSA or medical savings account distributions)

## ✓ **Work and self-employment records**

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- Copies of any Forms W-4 or W-9 you completed (for your records)
- Invoices or income reports for self-employment or side gigs
- Business expense receipts (supplies, software, home office, etc.)
- Mileage logs and vehicle expense records (if used for business)

## ✓ **Education and student loans**

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- Form 1098-T (tuition statement from college or school)
- Form 1098-E (student loan interest statement)
- Receipts for qualified education expenses (books, fees, materials)

✓ **Homeownership and real estate**

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Form 1098 (mortgage interest statement)  
Annual property tax bills or statements  
Closing disclosure/settlement statement (if you bought or sold a home)  
Records of home improvements (for potential basis or energy credits)

✓ **Health insurance and medical**

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Form 1095-A (Marketplace health insurance statement)  
Form 1095-B or 1095-C (health coverage information)  
Medical, dental, and vision expense receipts  
Health insurance premium statements  
Records of HSA contributions and expenses

✓ **Family, childcare, and dependents**

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Childcare provider statements (including provider name, address, and tax ID)  
Adoption expense records  
Proof of dependent support (if needed for complex situations)

✓ **Savings, investments, and retirement**

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Year-end brokerage statements  
Records of IRA or 401(k) contributions  
Records of Roth conversions or rollovers  
Forms related to stock options or equity compensation (if applicable)

✓ **Deductions and credits support**

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Charitable donation receipts (cash and non-cash)  
Receipts for energy-efficient home improvements (windows, HVAC, solar, etc.)  
Records of state or local taxes paid (if itemizing)  
Union dues or professional membership receipts (if applicable)  
Educator expense records (for teachers)