

Individual Tax Prep Checklist

1) Basic Info

- Photo ID (new clients). Social Security numbers and dates of birth for you, spouse, and dependents.
- Current address, phone, and email. Bank info for direct deposit (routing + account) or a voided check.
- Prior-year tax return (helps with carryovers and history).

2) Income Documents

- W-2 / Jobs: W-2s from all employers.
- Self-employment / Side income: 1099-NEC, 1099-K, 1099-MISC.
- Interest / Dividends / Investments: 1099-INT, 1099-DIV, 1099-B, K-1s, and crypto summaries
- 1099-R (IRA/401k/pension), SSA-1099 (Social Security), 1099-G (unemployment), W-2G (gambling).

3) Rental and Real Estate

- Rental income summary by property.
- Expense records: mortgage interest, property tax, insurance, HOA, repairs, utilities, management, supplies.
- Capital improvements (roof, kitchen, HVAC): dates and amounts.
- Closing disclosures (CD/HUD-1) for property bought/sold/refinanced. Form 1099-S if you sold real estate.

4) Deductions and Credits

- Family / Education: childcare expenses and provider EIN/SSN, 1098-T, student loan interest (1098-E).
- Health: Marketplace insurance Form 1095-A (if applicable), HSA forms 1099-SA and 5498-SA.
- Itemized (if applicable): mortgage interest (1098), real estate taxes paid, charitable donation receipts (cash and noncash), large medical expenses.

5) Self-Employed Expense Checklist (if applicable)

- Business expenses with receipts or clean summaries (by category).
- Vehicle mileage log or actual auto expenses (gas, repairs, insurance).
- Home office: office square footage and total home square footage.
- Phone/internet (business portion), advertising/marketing, software subscriptions.
- Meals and travel: business purpose, date, who/where; flights/hotels/rideshare as applicable.
- Equipment and tools purchased (with dates and amounts).

6) Life Changes (tell us if any happened)

- Moved, changed jobs, or worked in multiple states.
- Married/divorced, new baby/dependent, or dependents changed.
- Bought/sold a home, refinance, or started a rental.
- Started/closed a business or had major investment/crypto activity.
- Received IRS or state letters/notices.