

What Documents Do I Need to File Taxes?

The documents you need for tax preparation depend on your personal, family, and business situation. This checklist is designed to help you prepare for your tax appointment or for filing your own return. Not all items apply to every taxpayer.

PERSONAL INFORMATION

- Social Security number (SSN) or Taxpayer Identification Number (TIN)
- Date of birth
- Spouse's full name, SSN/TIN, and date of birth (if married)
- Copy of Driver's License (you and spouse, if applicable)
- IRS and/or State Identity Protection PIN (IP PIN), if issued
- Current address and county name
- Telephone number and email address
- Bank routing and account numbers (for direct deposit or electronic payment)

DEPENDENT(S) INFORMATION

(IF APPLICABLE)

- Full name, SSN/TIN, and date of birth for each dependent
- Childcare records, including provider name, address, and tax ID number
- Form 8332 (Release of Claim to Exemption for Child), if applicable
- Income earned by dependents or other adults in your household
- Trump Account: \$1,000 pilot program contribution from the U.S. Treasury. Only children born between January 1, 2025, and December 31, 2028, qualify for the \$1,000 contribution.

SOURCES OF INCOME

Employed (Wage Income)

- Forms W-2 (all employers)
- All tips received and reported on Form W-2, subject to AGI phaseout
- Overtime pay information (qualified overtime premium (typically 0.5 time portion))

Unemployed

- Unemployment compensation (Form 1099-G)

Self-Employed / Independent Contractor

- Forms 1099 (1099-NEC, 1099-MISC, etc.) and Schedules K-1
- All tips received and reported on Form 1099, subject to AGI phaseout
- Gross receipts records not reported on 1099s
- Business expense report (Schedule C income & expense detail)
- Business-use asset information (cost, date placed in service, etc.)
- Home office information (total square footage vs. business-use square footage)
- Vehicle information for business use (mileage log, lease or purchase details)
- Record of estimated tax payments (Form 1040-ES)

Rental Income

- Annual rental income summary
- Mortgage interest and real estate taxes
- Repairs and maintenance expenses
- Major renovations or improvements (cost, date placed in service)
- Cleaning, utilities, insurance, HOA/condo fees
- Realtor commissions paid
- Depreciation schedules or settlement/closing statements

Retirement Income

- Pension, IRA, or annuity income (Form 1099-R)
- Social Security or Railroad Retirement income (SSA-1099, RRB-1099)
- Traditional IRA basis records (i.e., amounts you contributed to the IRA that were already taxed)

Savings, Investments, and Digital Assets

- Interest and dividend income (Forms 1099-INT, 1099-OID, 1099-DIV)
- Brokerage statements for sales of securities (Form 1099-B) and Cost basis records if not reported on statements
- Real estate sales (Form 1099-S)
- Health Savings Account distributions (Form 1099-SA)
- Cryptocurrency and digital asset transactions (Form 8949 / 1099-B equivalents) and Cost basis records if not reported on transactions
- Investment-related expense records (if applicable)
- Record of estimated tax payments (Form 1040-ES)

Other Income and Losses

- Payment card and third-party network transactions (Form 1099-K)
- Gambling income (Form W-2G) and loss records
- Jury duty income
- Prizes and awards
- Trust and estate income (Schedule K-1)
- Royalty income (Form 1099-MISC)
- Alimony paid or received (include ex-spouse name and SSN, if applicable)
- State or local tax refunds
- Any other income reported on 1099 forms

Home and Vehicle Ownership

- Interest paid on qualifying automobile loan (U.S.-assembled vehicles) and Vehicle Identification Number (VIN)
- Mortgage interest statements (Forms 1098)
- Real estate tax payment records
- Personal property tax on vehicles
- Closing statements (ALTA/HUD-1) for purchase, sale, or refinance
- Energy-efficient home improvement receipts (solar, heat pumps, insulation, etc.)
- Clean vehicle purchase documentation (EV credit eligibility certification)
- Mileage logs for business, medical, or charitable use

Charitable Contributions

- Cash donation receipts or bank records
- Non-cash donation records (description, value, charity acknowledgment)
- Mileage records for charitable activities

Medical Expenses

- Out-of-pocket medical, dental, vision, and prescription expenses
- Health insurance premiums paid outside employer or Marketplace plans
- Long-term care premiums and expenses

Health Insurance

- Form 1095-A (Marketplace coverage)
- Forms 1095-B or 1095-C (if provided)

Childcare Expenses

- Daycare or preschool payment records
- Babysitter or nanny payments (under age 13)
- Dependent Care FSA contribution records

Education Expenses

- Tuition statements (Form 1098-T)
- Receipts for qualified education expenses
- Scholarship and fellowship records
- Student loan interest (Form 1098-E)
- State 529 plan contribution records

Retirement and Savings

- HSA contribution statements (Form 5498-SA)
- IRA contribution statements (Form 5498)
- Other 5498 series forms (ESA, ABLE accounts)

Federally Declared Disaster Losses (If Applicable)

- Location of affected property or employment
- Appraisals and loss documentation
- Repair, rebuilding, and cleanup cost records
- Insurance reimbursement or claim documentation

- Money in foreign countries and Interest Income (Institution Name, Account Number, Highest Balance during the year)
- Insurance or annuity policies with cash value, such as whole life insurance policies.
- Foreign Interest/Dividends Income
- Foreign Earned Income
- Foreign Rental Income and Related Rental Expenses
- Annual Report of Foreign Stock Transactions (Realized Gain/Losses during the Year)
- A copy of the tax returns filed in Foreign Countries