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TAX & ADVISORY

TAX PLANNING

Tax Planning Checklist for Individuals and Families

A bigger bonus, a business change or a major life decision can raise new tax questions. Bring what you know so far, and we will help you think through the next steps.

START HERE

1. Recent tax returns
2. Current income and tax-payment records
3. The decisions and dates you want help with

Download and save this PDF first. Tick records you have, skip items that do not apply and add questions on the last page. Save again after making changes, or print and write by hand.

Keep ID numbers, PINs and bank details out of this checklist. We will explain how to share sensitive documents securely.

01 Start with what is changing

- ☐ Write down the decisions you want help with and any dates by which you need to act.
- ☐ Gather recent tax returns, carryforward schedules and previous planning summaries.
- ☐ Tell us about expected changes in your family, work, where you live or who depends on you.
- ☐ Let us know which investment, retirement, insurance or legal advisors already work with you.
- ☐ Note which transactions are complete and which decisions you can still change.

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02 Your income and tax payments

- [ ] Gather current pay statements for household earners and an estimate of pay still expected this year.
- [ ] Note expected bonuses, deferred pay, severance or other variable income, with likely payment dates.
- [ ] Bring current business or rental results and estimates for the rest of the year.
- [ ] Gather federal and state withholding details, payment confirmations and prior refunds applied to this year.
- [ ] If your income is uncertain, tell us what a lower and higher estimate might look like.

03 Employer stock and investments - if applicable

- [ ] Bring stock-award agreements, vesting dates, option-exercise records and sale confirmations.
- [ ] Gather Forms 3921 or 3922 if received, plus the related employer and brokerage statements.
- [ ] Bring reports of investment gains and losses, purchase-cost records and losses carried forward.
- [ ] Tell us about investments you may sell, large holdings in one company and cash you may need. We can coordinate with your investment advisor.
- [ ] Mention installment sales, private investments, digital assets or unusual transactions.

04 Business and property plans - if applicable

- [ ] Gather Schedules K-1, business forecasts and shareholder or partner basis records, if available.
- [ ] Tell us about money you expect to put into or take out of a business, ownership changes or a possible sale.
- [ ] Bring rental income and expense records, loans, improvement plans and proposed property transactions.
- [ ] Discuss any planned change to your business structure or how you pay yourself before making it.
- [ ] Tell us about overseas income, accounts, pensions or ownership interests so we can discuss any specialist help needed.

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05 Retirement, giving and life changes

- [ ] Gather this year's retirement contribution, conversion and withdrawal records.
- [ ] Bring employer-benefit options and deadlines for making your choices.
- [ ] Tell us about charitable plans, assets you may donate and donations already made.
- [ ] Mention large gifts, inheritances, trusts or estate matters that may need coordination with legal counsel.
- [ ] Tell us about a possible move, retirement, marriage, divorce or another major transition.
- [ ] Note changes in education, health or dependent-care expenses you want to discuss.

06 Turning the conversation into next steps

- [ ] We will agree on the years, states and planning questions our work will cover.
- [ ] Make a list of missing information we need before recommending next steps.
- [ ] We will confirm who handles agreed changes to payroll, payments, investments or legal documents.
- [ ] Keep the written planning summary so you can refer to the assumptions, actions and responsibilities.
- [ ] Keep confirmations of actions taken and agree when to check in again, especially if circumstances change.

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Questions and anything still missing

You can contact us before this checklist is complete.

Tax year or period

Questions, missing records or next steps (no sensitive identifiers)

A checked box means you have the record available. This is a general preparation guide; we may ask for additional information for your circumstances. It does not determine tax eligibility or replace individual advice.

Helpful official references

IRS · Tax Withholding Estimator

IRS · Stock options

IRS · Publication 550, investment income and expenses

IRS · Gather your documents

Updated September 27, 2026. Use records and official guidance for the relevant tax year.