INDIVIDUALS AND FAMILIES

Individual Tax Preparation Checklist

Gather what you have, skip what does not apply and note anything you are unsure about. You do not need everything ready before we talk.

START HERE

1. Last year's tax return
2. Income forms, such as W-2s and 1099s
3. Household changes and tax letters

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 About you and your household

- ☐ Have last year's federal and state returns, any amended returns and supporting schedules available.
- ☐ Have photo identification and taxpayer-ID records ready for everyone on the return. Share them only through our secure process.
- ☐ If the IRS issued you an Identity Protection PIN, locate the current notice. Do not write the PIN here.
- ☐ Note changes such as marriage, divorce, a new child, a death or a name change, with the dates.
- ☐ If you claim dependents, gather relevant records of where they lived, support, school attendance and custody arrangements.
- ☐ Tell us about address changes, states where you lived or worked and the dates you moved.

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02 Your income

- [ ] Gather every W-2, including corrected forms and forms from jobs you left.
- [ ] Gather retirement, pension and Social Security statements, such as Forms 1099-R and SSA-1099. Note any rollovers.
- [ ] Bring records of unemployment benefits, gambling winnings, prizes, canceled debt or other income, if applicable.
- [ ] Tell us about income without a tax form, including side work or income earned overseas.
- [ ] Let us know about employer stock awards, pay deferred to a later year or unusual employer payments.

03 Savings and investments - if applicable

- [ ] Gather bank interest, dividend and complete brokerage tax statements.
- [ ] If a broker is missing the purchase cost of an investment, bring purchase, sale and transaction records.
- [ ] Gather any Schedule K-1 forms from partnerships, S corporations, estates or trusts, including their attachments.
- [ ] Bring schedules showing losses or other amounts carried forward from earlier tax years, if you have them.
- [ ] Download records of cryptocurrency and other digital-asset purchases, sales, income and transfers between your own wallets.
- [ ] Tell us about overseas accounts, investments, pensions, gifts or business interests so we can discuss what is needed.

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04 Side work and rental property - if applicable

- [ ] For self-employment or a side business, also use our Sole Proprietor Tax Preparation Checklist.
- [ ] For each rental, gather income and expense records, ownership details and previous depreciation schedules.
- [ ] Bring purchase, refinance and sale closing documents, plus improvement invoices and dates.
- [ ] Keep records of repairs, improvements and loan payments, showing principal and interest separately where available.
- [ ] For short-term or mixed-use rentals, gather booking reports, rental days, personal-use days and details of services provided.
- [ ] Bring any logs kept as you worked on the rental or business. Ask us if you are unsure which activity records matter.

05 Family, home and other expenses - if applicable

- [ ] Gather childcare or dependent-care receipts and provider details for secure delivery.
- [ ] Bring tuition statements, scholarship details, education expenses and student-loan interest records.
- [ ] Gather Marketplace health-insurance statements, such as Form 1095-A, and note any coverage or household changes.
- [ ] Bring health savings account (HSA) contribution and withdrawal statements and related medical-expense records.
- [ ] Gather mortgage-interest, property-tax and other expense records you would like us to review.
- [ ] Bring charitable donation receipts and records of donated property. Mention any large or unusual gifts.
- [ ] Gather retirement contribution, conversion and rollover records, including dates.
- [ ] Tell us about adoption, home energy improvements, vehicle purchases or other major events, with contracts and payment dates.

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06 Tax payments, letters and missing forms

- [ ] Gather confirmations of estimated federal and state tax payments, including payments made with an extension.
- [ ] Note any prior refund applied to this year's taxes and payments made under an installment agreement.
- [ ] Bring every page of any IRS or state tax letter, including response deadlines.
- [ ] Have bank details ready for secure verification later. Do not write account or routing numbers in this checklist.
- [ ] Let us know if you are waiting for a tax form so we can discuss your filing plan before the deadline.

07 Before we get started

- [ ] Make a short list of anything missing or being corrected, and when you expect it.
- [ ] Tell us early about tax letters, deadlines or questions from a previous year.
- [ ] We will confirm which returns and states we are handling, including any owner returns or bookkeeping cleanup.
- [ ] Ask us how to share documents securely and confirm who can approve the work.
- [ ] We will explain the next steps for questions, reviewing your return, signatures and filing confirmation.

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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 · Gather your documents

IRS · Publication 527, rental property

IRS · Publication 550, investment income and expenses

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