

Tax Document Checklist

Gather everything first — organize second.

HOW TO USE THIS CHECKLIST:

Work through each section and check off documents as you collect them. Gather everything before you start filing.

INCOME DOCUMENTS

- ☐ W-2 (from each employer)
- ☐ 1099-NEC (freelance / contractor income)
- ☐ 1099-K (payment platforms, Venmo, etc.)
- ☐ 1099-INT (bank interest)
- ☐ 1099-DIV (dividend income)
- ☐ 1099-G (unemployment, state refunds)
- ☐ SSA-1099 (Social Security, if applicable)
- ☐ Other income documentation

DEDUCTIONS & CREDITS

- ☐ Charitable donation receipts
Cash + non-cash; need receipt for \$250+
- ☐ Medical expense records
Only if exceeding 7.5% of AGI
- ☐ Childcare expenses + provider tax ID
- ☐ Education expenses (Form 1098-T)
- ☐ Student loan interest (Form 1098-E)
- ☐ Energy-efficient home upgrade receipts
- ☐ Vehicle registration fees (if deductible)

HOME & REAL ESTATE

- ☐ Form 1098 (mortgage interest statement)
- ☐ Property tax statement / records
- ☐ Closing disclosure (if you bought/sold)
- ☐ Remodel / improvement receipts
Keep all — let your accountant decide what counts
- ☐ Contractor invoices & payment confirmations
- ☐ Home office measurements (if applicable)
Sq. footage of office ÷ total sq. footage

BUSINESS / SELF-EMPLOYED

- ☐ Business income summary / P&L
- ☐ All business expense receipts
- ☐ Software & subscription invoices
- ☐ Mileage log (business driving)
Date, destination, purpose, miles
- ☐ Contractor payments (1099s you issued)
- ☐ Self-employed health insurance premiums
- ☐ Quarterly estimated tax payment records
- ☐ Business bank statements (annual)

INVESTMENTS & RETIREMENT

- ☐ 1099-B (brokerage / stock sales)
- ☐ Annual investment account statements
- ☐ 1099-R (retirement distributions)
- ☐ IRA contribution records
- ☐ HSA / FSA statements (Form 1099-SA)

PERSONAL INFO TO HAVE READY

- ☐ SSNs for you, spouse & dependents
- ☐ Bank account + routing number (for refund)
- ☐ Prior year AGI (if e-filing yourself)
- ☐ Identity Protection PIN (if IRS issued one)

PRIOR YEAR

- ☐ Last year's federal tax return
- ☐ Last year's state tax return
- ☐ Any carry-forward loss records

HOW LONG TO KEEP DOCUMENTS

3–7 years

Tax returns + all supporting docs

Until sold + a few years after

Home purchase & remodel records

7 years

Business records

Permanently

Filed tax returns (keep a copy forever)

PRO TIP: If a document lives in an online portal, download it now — some accounts remove tax forms after a set window.