

# Year-End Income Tax Document Checklist

	Description	✓	Where Can I Find? Ref. #	Required Documents
<b>General</b>	Previous Year's Tax Return (New Clients)		<b>21</b>	For Reference and Review
	Driver's License		<b>N/A</b>	Copy of State Issued Drivers License for Taxpayer and Spouse
	Direct Deposit		<b>22</b>	Bank Routing and Account Number
	Dependents (NEW)		<b>20</b>	Name, Social Security Number and Date of Birth
	Identity Protection		<b>23</b>	Identity Protection PIN (IP PIN) Assigned by the IRS for Fraud Protection
<b>Income</b>	Employment Income		<b>1</b>	Form W-2
	Interest Income		<b>2</b>	Form 1099-INT
	Dividend Income		<b>3</b>	Form 1099-DIV
	Social Security		<b>4</b>	Form SSA-1099
	Sale of Investments		<b>7 &amp; 8</b>	Form 1099-B and Original Cost of Investments
	Self-Employed Income		<b>6</b>	Detailed Summary of Income & Expenses For Each Business (See my Year-End Documents Worksheets)
	Rental Real Estate		<b>5</b>	Detailed Summary of Income & Expenses For Each Property (See my Year-End Documents Worksheets)
	Pension, IRA or Retirement Income		<b>10</b>	Form 1099-R
	S Corps, Partnerships and Estates		<b>N/A</b>	Form K-1
	Payments from Venmo, Zelle and other apps		<b>6</b>	Form 1099-K
	Gambling Income		<b>N/A</b>	Form W-2G
<b>Deductions</b>	Unemployment and State Refunds		<b>9</b>	Form 1099-G (may have to access unemployment document online)
	Education Tax Credit		<b>13</b>	Form 1098-T Tuition Statement
	Student Loan Interest		<b>12 &amp; 19</b>	Form 1098-E Student Loan Interest
	Medical Expenses		<b>17</b>	Out-of-Pocket Expenses and Health Insurance
	Mortgage Interest		<b>11 &amp; 15</b>	Form 1098
	Auto Loan Interest on US Assembled Vehicles		<b>20</b>	Year-End Interest Paid Statement Up To \$10,000 on US Assembled Vehicles
	Property Taxes and SALT Deductions		<b>16</b>	Property Tax Postcard, Tax Bill or Form 1098
<b>Other</b>	Charitable Contributions		<b>18</b>	Cash or Property Donated
	Purchased and/or Sale of New Home		<b>8</b>	HUD-1 Statement or Closing Disclosure
	Subsidized Health Insurance		<b>14</b>	Form 1095-A
	Childcare Tax Credit		<b>N/A</b>	Provider's Name, Address, Tax ID # & Amount Paid

# WHERE CAN I FIND MY TAX FORMS?

*“Still Looking”* for your forms? Here is where to look for various types of tax forms. Organizing these documents in advance can help avoid delays, maximize deductions, and streamline the filing process.

## Forms W-2: Wage and Tax Statement (Ref. # 1)

- Physical Mailbox: Employers are required to provide W-2 forms by January 31, either by mail or electronically.
- Online Payroll Services: Many companies use payroll providers that offer online access to Forms W-2.

## Forms 1099: Reporting Non-Wage Income

1. **1099-INT (Interest Income) (Ref. # 2)**
  - Banks & Credit Unions: Check your online banking account or contact your bank.
  - Brokerage Firms: If you earned interest from a brokerage, check their tax documents section.
2. **1099-DIV (Dividends & Capital Gains Distributions) (Ref. # 3)**
  - Brokerage Firms & Mutual Fund Companies: Log in to your brokerage account.
  - Direct Stock Purchase Programs: If you hold stocks directly, check with the company’s investor relations.
3. **SSA-1099 (Social Security Income) (Ref. # 4)**
  - Social Security Administration will to taxpayers by January 31.
4. **1099-MISC (Rents, Royalties, & Miscellaneous Income) (Ref. # 5)**
  - Payers (Businesses or Individuals Who Paid You): If you received rent, royalties, or other qualifying income, check with the company or person who issued the payment.
  - Online Platforms: If you rent property through a platform, they may issue your 1099-MISC.
5. **1099-NEC (Nonemployee Compensation) (Ref. # 6)**
  - Clients & Employers Who Paid You as an Independent Contractor: If you are a freelancer, consultant, or gig worker, check with clients who paid you \$600 or more.
  - Freelance Platforms: Many gig economy companies provide 1099-NEC forms online.
6. **1099-B (Stock & Investment Sales) (Ref. # 7)**
  - Brokerage Firms: Log in to your investment account and check the tax documents section.
  - Crypto Exchanges: If you sold cryptocurrency, you might receive a 1099-B.
7. **1099-S (Real Estate Transactions) (Ref. # 8)**
  - Title Companies, Escrow Agents, or Attorneys: If you sold real estate, the closing agent who handled the sale should provide the 1099-S and closing disclosure.
8. **1099-G (Unemployment & State Tax Refunds) (Ref. # 9)**
  - State Unemployment: Check your state’s unemployment website, many allow you to download Form 1099-G.
  - State Tax Agencies: If you received a state tax refund last year, the state’s tax department may issue a 1099-G.
9. **1099-R (Retirement Distributions) (Ref. # 10)**
  - Financial Institutions should issue a Form 1099-R if you withdrew money from your retirement account.
  - Government Agencies should issue a Form 1099-R if you received a government pension.

## Forms 1098: Reporting Deductible Expenses

1. **1098 (Mortgage Interest Statement) (Ref. # 11)**
  - Mortgage Lender is required to provide this form if you paid \$600 or more in interest during the year.
  - Most Online Loan Account lenders provide digital copies in the tax documents section of their websites.
2. **1098-E (Student Loan Interest Statement) (Ref. # 12)**
  - Student Loan Servicer should provide the form if you paid \$600 or more in student loan interest.
  - Most Online Loan Account servicers allow you to download the 1098-E from the tax documents section.
3. **1098-T (Tuition Statement) (Ref. # 13)**
  - Schools issue 1098-T forms to students who paid qualified tuition and education expenses.
  - Most University Student Portals allow you to access and download your 1098-T form online.

# WHERE CAN I FIND MY TAX FORMS? (CONT'D)

## Healthcare Forms: Proof of Insurance Coverage

1. **1095-A (Marketplace Insurance Statement) (Ref. # 14)**
  - Healthcare.gov or State Exchange: If you are enrolled in a health plan through the Marketplace, Form 1095-A should be mailed to the address on file by January 31 or you can log in to HealthCare.gov or your state's health exchange website.
  - Customer Service: If you do not receive it, call the Marketplace call center at (800) 318-2596.
2. **1095-B (Health Coverage Statement)**
  - Insurance Providers should issue Form 1095-B proof health coverage.
  - Health Insurance Portal: Many insurers provide a downloadable version in their online account portals.
3. **1095-C (Employer-Provided Health Coverage Statement)**
  - Employer: If your company offers health insurance to employees, they are responsible for issuing this form.
  - Online Payroll or Benefits Portal: Some employers provide the form through online portals.

## Tax-Deductible Expense Records

1. **Mortgage Interest (Reported on Form 1098) (Ref. # 15)**
  - Mortgage Lender are required to issue Form 1098 if you paid \$600 or more in mortgage interest.
  - Online Mortgage Account: Check your lender's tax documents section.
2. **State and Local Taxes (SALT Deductions) (Ref. # 16)**
  - Property Taxes: Find your annual property tax bill from your local tax authority or mortgage servicer.
  - State & Local Income Taxes Paid: Check your W-2 (Box 17) or state tax return for payments made last year.
  - Sales Tax: If you made large purchases (e.g., a car or boat), keep receipts for state sales tax deductions.
3. **Medical Expenses (Exceeding 7.5% of AGI) (Ref. # 17)**
  - Health Insurance Provider: Many insurers provide an annual statement of payments made.
  - Doctors and Pharmacies: Request year-end statements for bills, prescriptions, and out of pocket expenses.
  - Receipts for Eligible Expenses: Include receipts for copays, deductibles, and qualifying medical costs.
4. **Charitable Contributions (With Receipts) (Ref. # 18)**
  - Donation Receipts from Charities: Charities should provide receipts for any donation of \$250 or more.
  - Bank or Credit Card Statements: These serve as proof of smaller donations.
  - Non-Cash Donations: If donating goods, keep detailed receipts and photos for valuation purposes.
5. **Student Loan Interest (Ref. # 19)**
  - Student Loan Servicer should provide the form if you paid \$600 or more in student loan interest.
  - Online Loan Account: Many servicers provide downloadable tax documents.
6. **Auto Loan Interest Paid on US Assembled Vehicles Up To \$10,000**
  - Auto Loan Servicer should issue year-end interest paid statement.
7. **Business or Job-Related Expenses for Self-Employed of 1099 Workers**
  - Receipts & Invoices: Keep records of supplies, equipment, travel, and home office costs.
  - Mileage Logs: Use a mileage tracking app if claiming business vehicle expenses.
  - Bank & Credit Card Statements: Useful for verifying business-related purchases.

## Identifying Information

1. **Social Security Number (SSN) (Ref. # 20)**
  - Social Security Card: Your SSN is printed on your Social Security card.
  - Tax Returns or W-2s: Your SSN is listed on previous tax returns, W-2s, or 1099s.
  - SSA Website: You can apply for a replacement Social Security card online at SSA.gov.
2. **Previous Year's Tax Return (For Reference & E-Filing Identity Verification) (Ref. # 21)**
  - IRS Online Account: If you e-filed, you can log in to your IRS account at IRS.gov to view past returns.
  - Tax Preparation Software: If you used online software last year, log in to your account and download a copy.
  - Tax Preparer or Accountant: If a CPA or tax professional prepared your taxes, they may have a copy.
3. **Bank Account Information (For Direct Deposit of Refunds) (Ref. # 22)**
  - Online Banking: Log in to your online bank account to find your routing and account numbers.
  - Checkbook: The numbers are printed at the bottom of a personal check.
  - Previous Tax Return: If you used direct deposit before, your banking details may be on last year's return.
4. **Identity Protection PIN (IP PIN) (If Assigned by the IRS for Fraud Protection) (Ref. # 23)**
  - IRS Online Account: Log in to IRS.gov to retrieve your IP PIN under the "Get an IP PIN" tool.
  - IRS Letter (CP01A Notice): If you were assigned an IP PIN, the IRS mails a new one each year.
  - IRS Help Line (800-908-4490): Call the Identity Protection Specialized Unit if you lost your IP PIN.