

Tax Documents Checklist

Checklist · 30 items · 7 sections

Every document and form you need to file your 2025 taxes. Organized by income type, deductions, and credits: so nothing gets missed and your return is as accurate as possible.

Open the editable, AI-powered version online:

<https://genechecklist.com/checklist/tax-documents-checklist>

PERSONAL INFORMATION

- Social Security numbers for you, spouse, and dependents

HIGH

- Last year's tax return (useful for carryover amounts and comparison)

- Bank account and routing number for direct deposit of refund

HIGH

INCOME DOCUMENTS

- W-2 from each employer (mailed or available in HR portal by January 31)

HIGH

Employers must send W-2s by January 31. Contact HR if not received by February 15

- 1099-NEC or 1099-MISC (freelance, contractor, or self-employment income)

HIGH

- 1099-INT (bank interest income: usually over \$10)

HIGH

- 1099-DIV (dividend income from investments)

HIGH

- 1099-B (brokerage: sale of stocks, crypto, or mutual funds)

HIGH

- 1099-R (retirement account distributions: IRA, 401k withdrawals)

HIGH

- SSA-1099 (Social Security benefits received)

HIGH

- 1099-G (unemployment benefits or state tax refunds)

HIGH

- Schedule K-1 (income from partnerships, S-Corps, trusts, or estates)

- Records of rental income received

HIGH

HIGH

DEDUCTIONS

- Mortgage interest statement: Form 1098 from lender
HIGH
- Property tax records / receipts
HIGH
- Charitable donation records: receipts for cash and non-cash donations
HIGH
Donations over \$250 require written acknowledgment from the charity
- Medical expenses: receipts for out-of-pocket costs (deductible if over 7.5% of AGI)
- State and local taxes paid (income tax withholding or sales tax records)
- Student loan interest paid: Form 1098-E
- Self-employment expenses: home office, equipment, mileage log, supplies
HIGH
- Business mileage log (if using vehicle for business or medical travel)
- Rental property expenses: repairs, mortgage, insurance, property management
HIGH

CREDITS

- 1098-T (tuition paid: used for education credits)
HIGH
- Child care expenses: provider's name, address, and EIN
HIGH
Required for Child and Dependent Care Credit
- Child Tax Credit: confirm dependent birth dates and SSNs
HIGH
- Energy efficiency home improvement receipts (EV, solar, heat pumps: for 25C/25D credits)

RETIREMENT

- IRA contributions made for the tax year (deductible if traditional IRA)
HIGH
- Health Savings Account (HSA): Form 5498-SA and records of medical withdrawals

HEALTH INSURANCE

- Form 1095-A (if you had Marketplace health insurance: required for Premium Tax Credit)
HIGH
If you miss this form, your return will be rejected. Log in to healthcare.gov to download

PAYMENTS & WITHHOLDING

Estimated tax payments made during the year (Form 1040-ES records)

HIGH