

What to Gather Before You File

A plain checklist for tax time

Tax time goes faster when your papers are in one place. Print this page and put it where you open your mail. Check off each item as it shows up.

1 What to gather

MONEY YOU WERE PAID

- ☐ A W-2 from each job you had
- ☐ Form 1099-NEC or 1099-MISC for side work
- ☐ Form 1099-K if an app or card reader paid you
- ☐ Form 1099-G for jobless pay or a state refund
- ☐ Form 1099-INT or 1099-DIV from banks and funds
- ☐ Form 1099-B if you sold stocks or funds
- ☐ Form 1099-R for money you took out of a retirement plan
- ☐ Form SSA-1099 for Social Security

PEOPLE YOU CLAIM

- ☐ Full name, birth date, and Social Security number for each one
- ☐ Proof they lived with you, such as school or doctor records

YOUR HOME

- ☐ Form 1098 for the interest you paid on your loan
- ☐ Property tax bills you paid
- ☐ Closing papers if you bought or sold a home

HEALTH, SCHOOL, AND CARE

- ☐ Form 1095-A if you bought a health plan on the Marketplace
- ☐ Form 1095-B or 1095-C from a job or plan, for your records
- ☐ Form 1098-T from a school, plus your own receipts
- ☐ Form 1098-E for interest on a student loan
- ☐ What you paid for child care
- ☐ The name, address, and tax ID number of your child care provider

SAVING AND GIVING

- ☐ Statements for money you put in an IRA
- ☐ Statements for money you put in a health savings account
- ☐ Receipts and thank-you letters for gifts to charity

GOOD TO HAVE

- ☐ Last year's tax return
- ☐ Any letter the IRS or your state sent you
- ☐ Your bank routing and account numbers
- ☐ Your identity protection PIN, if the IRS gave you one

2 Easy things to miss

Giving with no receipt

Cash dropped in a bucket is hard to prove. Ask for a receipt every time. For a larger gift, get a letter from the group before you file.

The child care tax ID

To claim the child care credit, you need the tax ID number of the person or place that watched your child. Ask for it now. It is harder to get later.

School costs

College credits are easy to miss. The form from the school may not show all you paid. Keep your own receipts for tuition, books, and needed supplies.

Retirement money added later

You can often put money in an IRA up to the April filing date and still count it for last year. Say so when you file, or it may be missed.

State refunds and interest

If you itemized last year, part of a state refund may count as income. Bank interest counts too, even when no form comes in the mail.

Withholding after a life change

Marriage, a new baby, a second job, or a new home all change your taxes. Give your employer a new Form W-4 so the right amount comes out of each check.

A habit that helps

- Keep one folder for tax papers. A shoebox works. So does a photo album on your phone.
- Wait until all your forms have come in before you file. A late form can mean a fix-it return.
- If a form looks wrong, ask the sender for a new one right away.

This page is general information, not tax advice for your own case. Rules change. Check with a tax pro or IRS.gov before you act.