

# TY25 Essential Tax Document Checklist

Get organized and prepared well in advance, for the upcoming tax season.

## Forms W-2: Wage and Tax Statement

Employers issue **Forms W-2** to employees, summarizing earnings and tax withholdings.

- W-2

## Forms 1099: Reporting Non-Wage Income

Several types of **Forms 1099** report various income sources beyond wages.

- 1099-INT (Interest Income)
- 1099-DIV (Dividends & Capital Gains Distributions)
- 1099-MISC (Rents, Royalties, & Miscellaneous Income)
- 1099-NEC (Nonemployee Compensation)
- 1099-B (Stock & Investment Sales)
- 1099-S (Real Estate Transactions)
- 1099-G (Unemployment & State Tax Refunds)
- 1099-R (Retirement Distributions)

## Healthcare Forms: Insurance Coverage

If you had health insurance in the prior year, one of the following forms will serve as proof.

- 1095-A (Marketplace Insurance Statement)
- 1095-B (Health Coverage Statement)
- 1095-C (Employer-Provided Health Coverage Statement)

## Tax-Deductible Expense Records

- Mortgage Interest (Reported on Form 1098)
- State and Local Taxes (SALT Deductions)
- Medical Expenses (Exceeding 7.5% of AGI)
- Charitable Contributions (With Receipts)
- Student Loan Interest
- Job-Related Expenses

## Forms 1098: Reporting Deductible Expenses

- 1098 (Mortgage Interest Statement)
- 1098-E (Student Loan Interest Statement)
- 1098-T (Tuition Statement)

## Identifying Information

You'll need each of the following pieces of information to get your taxes done:

- Social Security Number (SSN)  
or Taxpayer Identification Number (TIN)
- Previous Year's Tax Return  
(Only if we did NOT do them)
- Bank Account Information (For Direct Deposit of Refunds)
- Identity Protection PIN (IP PIN)  
(If Assigned by the IRS for Fraud Protection)

## More information needed:

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# Where can I find my tax forms?

Here's where to look to help avoid delays, maximize deductions, and streamline the filing process.

## Forms W-2: Wage and Tax Statement

- **Physical Mailbox** – Employers are required to provide W-2 forms by January 31, and many still send the forms in the mail.
- **Online Payroll Services** – Many companies use payroll providers that offer online access to Forms W-2. Check your employer's payroll system for digital copies.
- **Employer's HR or Payroll Department** – Request a copy from your HR or payroll department.
- **IRS (After February 15)** – If you haven't received your W-2 by mid-February, you can contact the IRS at (800) 829-1040. The IRS may send a reminder to your employer or provide you with instructions on how to file using **Form 4852** (a substitute for a W-2).
- **Previous Tax Software** – Sometimes, tax software companies have automatic access to databases with Forms W-2. If you used tax software to do your own taxes in prior years, you might be able to log in and access your W-2.

## Forms 1099: Reporting Non-Wage Income

Several types of **Forms 1099** report various income sources beyond wages.

1. 1099-INT (Interest Income)
  - **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.
  - **IRS Form 4506-T** – If you lost your 1099-INT, you can request a transcript from the IRS.
2. 1099-DIV (Dividends & Capital Gains Distributions)
  - **Brokerage Firms & Mutual Fund Companies** – Log in to your brokerage account (e.g., Fidelity, Vanguard, Charles Schwab).
  - **Direct Stock Purchase Programs** – If you hold individual stocks directly, check with the company's investor relations.
3. 1099-MISC (Rents, Royalties, & Miscellaneous Income)
  - **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 (e.g., Airbnb, oil/gas leases)** – If you rent property through a platform, they may issue your 1099-MISC.
4. 1099-NEC (Nonemployee Compensation)
  - **Clients & Employers Who Paid You as an Independent Contractor** – If you're a freelancer, consultant, or gig worker, check with clients who paid you \$600 or more.
  - **Freelance Platforms (e.g., Upwork, Fiverr, DoorDash, Uber, Lyft)** – Many gig economy companies provide 1099-NEC forms online.
5. 1099-B (Stock & Investment Sales)
  - **Brokerage Firms (e.g., Robinhood, E-Trade, TD Ameritrade, Fidelity, Vanguard)** – Log in to your investment account and check the tax documents section.
  - **Crypto Exchanges (e.g., Coinbase, Binance, Kraken)** – If you sold cryptocurrency, you might receive a 1099-B.

#### 6. 1099-S (Real Estate Transactions)

- **Title Companies, Escrow Agents, or Attorneys** – If you sold real estate, the closing agent or attorney who handled the sale should provide the 1099-S.
- **Mortgage Lenders (in some cases)** – If your mortgage company was involved in the sale, they might provide this form.

#### 7. 1099-G (Unemployment & State Tax Refunds)

- **State Unemployment Offices** – Check your state’s unemployment website (many allow you to download 1099-G forms online).
- **State Tax Agencies** – If you received a state tax refund last year, your state’s tax department may issue a 1099-G.

#### 8. 1099-R (Retirement Distributions)

- **Financial Institutions & Retirement Plan Providers** – If you withdrew money from an IRA, 401(k), pension, or annuity, check with the company managing your retirement account (e.g., Fidelity, TIAA, Vanguard).
- **Government Agencies** – If you received a pension from a federal, state, or local government, they will issue a 1099-R.

## Forms 1098: Reporting Deductible Expenses

You can find **1098 forms** from the following sources:

#### 1. 1098 (Mortgage Interest Statement)

- **Mortgage Lender or Loan Servicer** – Your mortgage company is required to provide this form if you paid **\$600 or more** in interest during the year.
- **Online Banking/Loan Account** – Most lenders provide digital copies in the tax documents section of their websites. Examples: Wells Fargo, Chase, Bank of America, Rocket Mortgage, Quicken Loans, or your local credit union.

#### 2. 1098-E (Student Loan Interest Statement)

- **Student Loan Servicer** – If you paid **\$600 or more** in student loan interest, your loan servicer (e.g., Nelnet, Navient, FedLoan Servicing, MOHELA, Great Lakes) should provide the form.
- **Online Loan Account** – Many servicers allow you to download the 1098-E from your account’s tax documents section.
- **Federal vs. Private Loans** – Both federal and private loan servicers issue this form if you meet the threshold.

#### 3. 1098-T (Tuition Statement)

- **Your College or University** – Schools issue 1098-T forms to students who paid **qualified tuition and education expenses**.
- **University Student Portal** – Most institutions allow you to access and download your 1098-T form online.
- **Contact the Bursar’s Office** – If you can’t find it online, your school’s bursar or financial aid office can provide it.

## Tax-Deductible Expense Records

Keeping receipts and records of deductible expenses is essential. Common tax-deductible expenses include:

#### 1. Mortgage Interest (Reported on Form 1098)

- **Mortgage Lender or Loan Servicer** – If you paid **\$600 or more** in mortgage interest, your lender will send you Form 1098.
- **Online Mortgage Account** – Check your lender’s tax documents section (e.g., Chase, Wells Fargo, Rocket Mortgage, etc.).
- **Bank Statements** – If you don’t have the 1098, you can use bank statements showing mortgage payments.

## 2. State and Local Taxes (SALT Deductions)

- **Property Taxes** – Find your annual **property tax bill** from your local tax authority or mortgage servicer (if taxes are escrowed).
- **State & Local Income Taxes Paid** – Check your **W-2 (Box 17) or state tax return** for payments made last year.
- **Sales Tax (if itemizing)** – 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)

- **Health Insurance Provider** – Many insurers provide an annual statement of payments made.
- **Doctors, Hospitals, and Pharmacies** – Request **year-end statements** for medical 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)

- **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 (e.g., Goodwill, Salvation Army)** – If donating goods, keep detailed receipts and photos for valuation purposes.

## 5. Student Loan Interest

- **Student Loan Servicer (Form 1098-E)** – If you paid **\$600 or more** in interest, your loan servicer (e.g., Nelnet, MOHELA, Great Lakes) should issue a 1098-E.
- **Online Loan Account** – Many servicers provide downloadable tax documents.

## 6. Job-Related Expenses (If Applicable)

- **W-2 Employees:** Job-related expenses are generally **not deductible unless you're a qualified educator, military member, performing artist, or fee-based government official**.
- **Self-Employed or 1099 Workers:** You can deduct job-related expenses using:
  - **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.

## Healthcare Forms: Proof of Insurance Coverage

Below are the proof-of-healthcare-coverage forms and where they can be found.

### 1. 1095-A (Marketplace Insurance Statement)

- **Healthcare.gov or State Exchange** – If you enrolled in a health plan through the Affordable Care Act (ACA) Marketplace, log in to HealthCare.gov or your state's health exchange website (e.g., Covered California, New York State of Health).
- **Mailed by January 31** – The Marketplace will mail Form 1095-A to the address on file.
- **Customer Service** – If you don't receive it, call the Marketplace call center at (800) 318-2596.

### 2. 1095-B (Health Coverage Statement)

- **Medicaid, CHIP, or Private Insurance Providers** – This form comes from insurance companies, government programs (e.g., Medicaid, CHIP), or small employers providing health coverage.

- **Health Insurance Portal** – Many insurers provide a downloadable version in their online account portals.
3. 1095-C (Employer-Provided Health Coverage Statement)
- **Your Employer or HR Department** – 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 Workday, ADP, Paychex, or another HR system.
  - **Contact HR if Missing** – If you haven't received it by mid-February, reach out to your employer's benefits department.

## Identifying Information

Here's where you can find each of these essential tax-related details:

1. Social Security Number (SSN) or Taxpayer Identification Number (TIN)
  - **Social Security Card** – Your SSN is printed on your Social Security card. If lost, you can request a replacement from the **Social Security Administration (SSA)**.
  - **Tax Returns or W-2s** – Your SSN is listed on previous tax returns, W-2s, or 1099s.
  - **TIN (If applicable)** – If you don't have an SSN, your **Individual Taxpayer Identification Number (ITIN)** is on **IRS correspondence** or prior tax returns.
  - **SSA Website** – You can apply for a replacement Social Security card online at [SSA.gov](https://www.ssa.gov).
2. Previous Year's Tax Return (For Reference & E-Filing Identity Verification)
  - **IRS Online Account** – If you e-filed, you can log in to your IRS account at [IRS.gov](https://www.irs.gov) to view past returns.
  - **Tax Preparation Software** – If you used a different service to file your tax return last year, log in to your account and download previous filings.
  - **Tax Preparer or Accountant** – If a CPA or tax professional prepared your taxes, they may have a copy.
  - **IRS Transcript Request** – Request a **Tax Return Transcript** via the IRS's **Get Transcript** tool online.
3. Bank Account Information (For Direct Deposit of Refunds)
  - **Bank Statements or 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)
  - **IRS Online Account** – Log in to [IRS.gov](https://www.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.

**Provided by:**