

FREE RESOURCE

# Tax Prep Checklist

The same checklist we give every client — gather these documents before your appointment so nothing is missed and your return is filed right the first time. Tax Year 2025.

? Personal Information
? <b>SSNs:</b> Social Security Numbers for all taxpayers and dependents
? <b>Date of Birth:</b> For all taxpayers and dependents on the return
? <b>Prior Year Return:</b> Last year's federal and state returns (new clients only)
? <b>Photo ID:</b> Driver's license or passport for each filer
? <b>Bank Account:</b> Routing + account number for direct deposit of refund
? <b>IP PIN:</b> IRS Identity Protection PIN (if you have one)

? Income Documents
? <b>W-2:</b> Wages from all employers (due from employer by Jan 31)
? <b>1099-NEC:</b> Freelance, contractor, or consulting income
? <b>1099-MISC:</b> Miscellaneous income: royalties, rents, prizes
? <b>1099-K:</b> Payment app income (PayPal, Venmo, Square) over \$600
? <b>1099-INT:</b> Bank or credit union interest income
? <b>1099-DIV:</b> Dividend income from stocks or mutual funds
? <b>1099-B:</b> Stock, ETF, or crypto sales (brokerage statements)
? <b>1099-R:</b> IRA, 401(k), pension, or annuity distributions
? <b>SSA-1099:</b> Social Security benefits received
? <b>K-1:</b> Income from partnerships, S-corps, or trusts
? <b>Rental Income:</b> Total rents collected + all property expense records
? <b>Sale of Property:</b> Closing statements, original purchase price, improvements

? Homeowners (if applicable)
? <b>Form 1098:</b> Mortgage interest statement from your lender
? <b>Property Tax:</b> Texas property tax statement (deductible up to \$10,000)
? <b>Points Paid:</b> Discount points on new mortgage or refinance
? <b>Home Purchase/Sale:</b> Closing disclosure for any home bought or sold
? <b>Energy Upgrades:</b> HVAC, windows, insulation — may qualify for tax credits

? Deductions Everyone Should Check
? <b>Charitable Donations:</b> Receipts required for gifts over \$250 (cash & non-cash)
? <b>Medical Expenses:</b> Out-of-pocket costs exceeding 7.5% of your income
? <b>1098-E:</b> Student loan interest paid (deductible up to \$2,500)
? <b>1098-T:</b> Tuition paid — education credits may apply
? <b>Childcare:</b> Provider name, EIN, and total paid for children under 13
? <b>HSA (5498-SA / 1099-SA):</b> HSA contributions and distributions
? <b>1095-A:</b> ACA Marketplace health coverage (Healthcare.gov)
? <b>IRS Notices:</b> Any letters or CP notices received from the IRS this year
? <b>Prior Refund:</b> Amount applied to this year's estimated taxes

? Business Owners & Self-Employed
? <b>Profit &amp; Loss:</b> Business income/expense summary or QuickBooks export
? <b>Home Office:</b> Office sq ft + total home sq ft (regular & exclusive use)
? <b>Vehicle Log:</b> Total business miles driven for the year
? <b>Equipment &amp; Supplies:</b> Receipts for tools, technology, office supplies
? <b>Software &amp; Subscriptions:</b> Business software, cloud services, memberships
? <b>Health Insurance:</b> Premiums paid if self-employed (100% deductible)
? <b>Retirement Contributions:</b> SEP-IRA or Solo 401(k) contributions for the year
? <b>Business Meals:</b> Receipts with business purpose noted (50% deductible)
? <b>Professional Fees:</b> Legal, accounting, and consulting fees paid
? <b>Marketing &amp; Advertising:</b> Website, ads, business cards, signage
? <b>Estimated Taxes Paid:</b> Form 1040-ES amounts and dates (all 4 quarters)

? Houston Area — Check These Too
<i>Common situations for Greater Houston clients</i>
? <b>Property Tax Protest:</b> Harris/Fort Bend/Brazoria/Galveston appraisal notice — protests save money on rentals
? <b>Energy Sector 1099s:</b> 1099-NEC from oil & gas or oilfield service companies
? <b>Short-Term Rental:</b> Airbnb/VRBO income (Lake Conroe, Galveston, Houston)
? <b>Hurricane/Storm Claims:</b> Insurance proceeds and casualty loss records
? <b>Rental Properties:</b> Closing docs, expense records, prior depreciation schedule
? <b>Aerospace Contractors:</b> JSC area: per diem records, home office, clearance training
? <b>Aviation Workers (IAH):</b> Trip records, per diem, FAA medical & certification costs

? Life Changes This Year?
? Got married or divorced — bring certificate or decree
? Had a baby or adopted — bring child's SSN
? Bought or sold a home — bring closing documents
? Started a business — name, structure, EIN
? Received RSUs or stock options — brokerage statements
? Took retirement account distribution — Form 1099-R
? Moved to or from another state — both may require a return
? Have foreign accounts over \$10,000 — FBAR required

? **MARY ANN'S PRO TIP**

***"When in doubt, bring it. Missing one document is never the problem — missing a deduction is."***

Bring anything you think might apply. We sort it out together and make sure nothing deductible slips through.

HOW IT WORKS
❶ <b>Gather your docs</b> Use this checklist to collect everything
❷ <b>Upload securely</b> Send via our encrypted client portal
❸ <b>We prepare</b> Returns ready in 5–7 business days
❹ <b>Review &amp; file</b> We walk you through before filing