Client Checklist — Individual Tax Return Preparation (Form 1040)

Tax Year: 2025 (filed in 2026)
Client Name: ____________________ **Phone/Email:** ____________________
Filing Status (check one): ☐ Single ☐ Married Filing Joint ☐ Married Filing Separate ☐ Head of Household ☐ Qualifying Surviving Spouse
Preferred Refund/Balance Due Method: ☐ Direct deposit ☐ Apply to next year ☐ Check ☐ Pay online/ACH ☐ Other: ___________

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1) Identity & Household Information

Taxpayer / Spouse

- ☐ Full legal name(s) (as on Social Security card)
- ☐ SSN/ITIN for taxpayer and spouse
- ☐ Date of birth (taxpayer/spouse)
- ☐ Driver’s license/state ID (front/back) for taxpayer/spouse (if required for e-file)
- ☐ Current mailing address
- ☐ Occupation(s) and phone number(s)

Dependents

Provide for each dependent:

- ☐ Full name, SSN/ITIN, date of birth
- ☐ Relationship to you
- ☐ Months lived with you in 2025
- ☐ Childcare costs (if applicable)
- ☐ School/college status (full-time student? which months)
- ☐ Any dependent’s income (if any)
- ☐ Form 8332 (if a child is claimed by noncustodial parent)

Life changes in 2025 (check all that apply)

- ☐ Moved / changed address
- ☐ Married / divorced / legally separated
- ☐ Had a child / adopted / foster placement
- ☐ Dependent moved in/out

- ☐ Death in family (spouse/dependent)
- ☐ Name change
- ☐ Started/ended a business or gig work
- ☐ Bought/sold a home
- ☐ Disaster loss / FEMA assistance
- ☐ Large changes in income/withholding

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2) Prior-Year & Filing Documents

- ☐ Copy of **2024 federal and state returns** (if new client or changed preparer)
- ☐ IRS letters/notices received in 2025–2026 (CP/Letter #)
- ☐ Estimated tax payment records (federal/state) for 2025
- ☐ Extension payment confirmation (if filed/paid)

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3) Income Documents (Gather All That Apply)

Wages / Employment

- ☐ Forms **W-2** (all jobs)
- ☐ Forms **W-2G** (gambling winnings)
- ☐ Tips or cash income not on W-2 (amounts/records)

Self-employment / Gig / Business (Schedule C)

- ☐ 1099-NEC / 1099-K / 1099-MISC / 1099-INT related to business
- ☐ Income records (sales, invoices, deposits, platform summaries)
- ☐ Business expenses summary and receipts (see Section 6)
- ☐ Business use of home info (square footage; total home sq ft; expenses)
- ☐ Vehicle log (business miles, total miles, dates, purpose)

Interest / Dividends / Investments

- ☐ **1099-INT**, **1099-DIV**
- ☐ **1099-B** (brokerage)include **cost basis** and wash sale info
- ☐ K-1s: ☐ 1065 ☐ 1120-S ☐ 1041

- ☐ Crypto: exchange statements, realized gains/losses, staking/airdrops, wallet activity (if applicable)

Retirement / Social Security

- ☐ **1099-R** (IRA/pension/annuity distributions)
- ☐ **SSA-1099** (Social Security)
- ☐ IRA contributions made for 2025 (traditional/Roth), including amounts & dates

Other Income

- ☐ Unemployment (if received): **1099-G**
- ☐ State/local tax refund: **1099-G**
- ☐ Alimony received (including divorce agreement date)
- ☐ Jury duty pay (and employer reimbursement if applicable)
- ☐ Prizes/awards/settlements (documentation)
- ☐ Foreign income and foreign accounts (see Section 10)

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4) Health Coverage (If Applicable)

- ☐ Forms **1095-A** (Marketplace) + all pages (required if enrolled)
- ☐ Forms 1095-B/1095-C (if received)
- ☐ HSA documents: **1099-SA** (distributions), **5498-SA** (contributions)

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5) Adjustments & Tax Credits

Education

- ☐ Forms **1098-T** (tuition)
- ☐ Receipts for qualified education expenses (books, supplies, required equipment)
- ☐ Student loan interest: **1098-E**
- ☐ Scholarships/grants documentation

Childcare / Dependent Care

- ☐ Daycare provider name, address, EIN/SSN
- ☐ Total paid in 2025 and dates of care

Retirement / Savings

- ☐ IRA contributions (traditional/Roth)
- ☐ Employer retirement contributions (if not on W-2 detail)
- ☐ **Saver's Credit** info (income/retirement contributions)

Other Credits

- ☐ Adoption expenses (documentation)
- ☐ Energy credits: solar/battery, windows/doors, HVAC, etc. (invoices + manufacturer statements)
- ☐ Electric vehicle credit info (purchase agreement, VIN, date placed in service, seller report if provided)

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6) Deductions (Itemized vs Standard)

Homeownership

- ☐ Mortgage interest: **Form 1098**
- ☐ Property tax amounts paid (1098 or county statement)
- ☐ Points/loan origination (purchase/refi details)
- ☐ HELOC interest purpose (what funds were used for)

Charitable Contributions

- ☐ Cash donations (receipts, bank records)
- ☐ Noncash donations (item list, thrift receipts, fair market value)
- ☐ Large donations (appraisals/acknowledgments if required)

Medical (if significant)

- ☐ Out-of-pocket medical/dental/vision
- ☐ Health insurance premiums paid personally
- ☐ Long-term care premiums
- ☐ Mileage for medical travel

Other Itemized Deductions (if applicable)

- ☐ State/local income tax paid (W-2 withholding + estimates)
- ☐ Sales tax (large purchases if tracking)

- ☐ Investment interest expense
- ☐ Casualty/theft loss (qualified events only; documentation)

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7) Schedule E — Rentals / Royalties / Pass-through

Rental Properties

For each property:

- Address: ____________________________
- ☐ Income records (rents received)
- ☐ Expenses: repairs, supplies, HOA, insurance, taxes, utilities, management fees
- ☐ Mortgage interest statement(s)
- ☐ Depreciation info: purchase/closing statement, date placed in service, improvements
- ☐ Days rented vs personal use (vacation home rules)

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8) Real Estate & Other Sales

- ☐ Home sale: **Form 1099-S** (if issued), closing disclosures, dates lived in home
- ☐ Sale of other property (land, rental, collectibles): purchase/sale documents
- ☐ Like-kind exchange documentation (if any)

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9) Payments, Refund Setup & Banking

- ☐ Direct deposit info (voided check): routing # __________ account # __________ type: ☐ checking ☐ savings
- ☐ If paying: preferred payment date and method
- ☐ 2025 estimated tax payments (federal/state) with dates/amounts

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10) Foreign Reporting (If Applicable)

- ☐ Foreign bank/investment accounts: highest balances, countries, institutions (FBAR considerations)
- ☐ Foreign income (wages, interest, dividends, rentals)
- ☐ Foreign taxes paid (statements)
- ☐ Foreign gifts/inheritances (amounts, dates)
- ☐ Residency/travel dates (to determine FEIE/credit eligibility)

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11) Business Expense Categories (Schedule C Quick List)

Bring totals and receipts where available:

- ☐ Advertising/marketing
- ☐ Bank/merchant fees
- ☐ Contract labor
- ☐ Insurance
- ☐ Legal/professional fees
- ☐ Office supplies
- ☐ Rent/lease (office/equipment)
- ☐ Repairs/maintenance
- ☐ Software/subscriptions
- ☐ Taxes/licenses
- ☐ Travel (air/hotel) + business purpose notes
- ☐ Meals (business meals) + who/where/why
- ☐ Utilities/phone/internet (business portion)
- ☐ Vehicle expenses (mileage log or actual expenses)
- ☐ Equipment purchases (date, cost, business use %)

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12) Client Questions (Answer Yes/No)

- ☐ Did you receive, sell, exchange, or dispose of **digital assets** in 2025?
- ☐ Did you have any **identity theft** issues or IRS PIN?
- ☐ Did you receive any IRS letters about advance credits or verification?
- ☐ Did you make any **estimated payments** or extension payments?
- ☐ Any **health insurance marketplace** coverage (1095-A)?

- ☐ Any **side jobs** not reported on a form?

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13) Authorization & Notes

- Notes/Items to follow up: ____
- Preferred delivery: ☐ Secure portal ☐ Email (if permitted) ☐ Paper pickup
- Client signature (info provided is complete/accurate): ____________________ Date: ________
