Individual Tax Document Readiness Checklist

A structured, client-ready checklist for assembling a complete federal income tax package.

What this resource helps you do

Identify applicable records, reduce follow-up requests, surface life changes early, and prepare a support package that can be reviewed efficiently.

Designed for

Individuals and families gathering annual income, deduction, credit, investment, property, and self-employment information.

Use with professional judgment

This resource is an organization and readiness aid. It does not replace tax advice, determine eligibility, or address every federal, state, local, or industry-specific requirement.

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1. Start with the control information

- ☐ Prior-year return: Include a complete copy when JConner did not prepare it, including all federal and state schedules.
- ☐ Identity and filing data: Confirm legal names, dates of birth, Social Security or taxpayer identification numbers, and current addresses.
- ☐ Bank information: Confirm the account and routing information to use for refunds or authorized payments; do not send unmasked banking data outside the secure portal.
- ☐ Estimated payments: Provide federal and state payment dates, amounts, tax years, and confirmation numbers—not only total amounts.
- ☐ IRS and state notices: Include every page of each notice and any prior response.
- ☐ Life changes: Identify marriage, divorce, dependents, deaths, moves, residency changes, education, retirement, business formation, property purchases/sales, and digital-asset activity.

Completeness check

A missing form can delay preparation even when the amount appears on a bank statement. Gather the actual issuer form and retain the statement as corroborating support.

2. Income documents

Category	Documents and information
Wages and compensation	Forms W-2; household employee information; foreign earned income details if applicable
Interest and dividends	Forms 1099-INT, 1099-DIV, 1099-OID; tax-exempt interest; foreign accounts
Investments	Forms 1099-B; realized-gain reports; basis corrections; worthless securities; margin interest
Retirement and Social Security	Forms 1099-R, SSA-1099/RRB-1099; rollover documentation; basis in after-tax contributions
Business and gig income	Forms 1099-NEC/1099-K; books and records; business expenses; inventory; assets; home-office information
Rental and royalty	Income/expense detail; settlement statements; management statements; improvements; tenant deposits
Other income	Unemployment, gambling, prizes, legal settlements, alimony under applicable agreements, digital assets, and other taxable receipts

3. Adjustments, deductions, and credits

- ☐ Medical expenses: Use the JConner Medical Expense Tracker for unreimbursed payments, medical mileage, reimbursements, and documentation status.
- ☐ Charitable contributions: Provide cash acknowledgments, noncash descriptions and values, appraisals when required, and records showing the eligible organization.
- ☐ Mortgage and property: Forms 1098, property-tax records, refinance or purchase closing statements, and points information.
- ☐ Education: Forms 1098-T and 1098-E, tuition account statements, scholarships, and qualified expense records.
- ☐ Child and dependent care: Provider name, address, taxpayer ID, total paid, dependent details, and employer-provided benefits.
- ☐ Retirement and health accounts: IRA/HSA contribution records; Forms 5498 and 1099-SA; qualified distribution support.
- ☐ Energy and vehicle credits: Manufacturer certifications, purchase/installation invoices, property address, placed-in-service date, and prior-year credit information.
- ☐ Casualty/disaster items: Insurance claims, FEMA declarations, basis records, repair estimates, appraisals, and reimbursement detail.

Medical-expense threshold

For federal Schedule A purposes, qualified unreimbursed medical expenses generally contribute to a deduction only to the extent they exceed 7.5% of adjusted gross income. The broader itemized-deduction comparison also matters.

4. Investments, property, and digital assets

- ☐ Broker reconciliations: Reconcile all brokerage accounts and provide basis for transfers, gifts, inherited property, employee stock, and issuer reorganizations.
- ☐ Real property: Include purchase and sale closing statements, improvement history, depreciation schedules, prior exchanges, and ownership-use dates.
- ☐ Digital assets: Provide exchange statements, wallet-level transaction exports, transfers between owned wallets, income, staking, airdrops, gifts, and sales.
- ☐ Partnerships, S corporations, estates, and trusts: Include every Schedule K-1, state schedule, basis information, distributions, contributions, loans, and final-K-1 status.
- ☐ Foreign reporting: Identify foreign accounts, assets, trusts, gifts, pensions, and income even when no U.S. tax form was issued.

5. Self-employment and small-business package

Area	Provide
Financial statements	Final profit and loss, balance sheet, general ledger, trial balance, and book-to-tax adjustments
Cash and debt	Year-end bank/credit-card reconciliations; loan statements; interest; new and refinanced debt
Fixed assets	Purchases, disposals, trade-ins, financing, placed-in-service dates, business use, and prior depreciation
Owner activity	Contributions, distributions/draws, owner-paid expenses, loans, reimbursements, and health insurance
Payroll and contractors	Forms W-2/W-3, 941/940, state reports, Forms 1099, and reconciliation to the books
Vehicles and travel	Mileage log, vehicle information, travel purpose, and actual-expense support if being evaluated

6. Final upload review

- ☐ All expected tax forms received or identified as outstanding.
- ☐ Names, taxpayer IDs, addresses, and account numbers reviewed for accuracy.
- ☐ Estimated-tax and extension payments listed by date, jurisdiction, and tax year.
- ☐ New accounts, entities, properties, states, and foreign interests disclosed.
- ☐ Large or unusual transactions summarized with supporting documents.
- ☐ Files labeled clearly and uploaded through the secure client portal; original records retained by the taxpayer.

Suggested file naming

Use a consistent format such as “2026 - Issuer - Form - Last4” or “2026 - Property - Closing Statement.” Avoid filenames such as scan001.pdf.

Authoritative guidance

- IRS — Gather your documents
  https://www.irs.gov/filing/gather-your-documents
- IRS Publication 17 (2025), Your Federal Income Tax
  https://www.irs.gov/publications/p17
- IRS Publication 502 (2025), Medical and Dental Expenses
  https://www.irs.gov/pub/irs-pdf/p502.pdf
- IRS Publication 526 (2025), Charitable Contributions
  https://www.irs.gov/publications/p526
- IRS Publication 463 (2025), Travel, Gift, and Car Expenses
  https://www.irs.gov/pub/irs-pdf/p463.pdf
- IRS Instructions for Schedule A (Form 1040) (2025)
  https://www.irs.gov/instructions/i1040sca

Important: Tax forms and rules change. Use the version applicable to the return year and consult JConner regarding facts that are unusual, uncertain, multistate, international, or transaction-specific.