TAX YEAR 2026 / 2027 FILING SEASON

Individual Tax Checklist

Gather the documents that apply to you and your household.

Identity, household & tax payments

- ☐ **Taxpayer, spouse and dependents.** Current photo ID for each filer; legal names, dates of birth and Social Security cards or ITIN records as applicable. Include current IRS IP PINs for anyone assigned one.
- ☐ **Changes during the year.** New address, marriage, divorce, birth, adoption, or death. For dependents, share months lived with you, shared custody and any signed Form 8332. Include states where you lived or worked.
- ☐ **Prior filings and payments.** If new to VW Tax, send last year's federal and state returns with schedules. Include tax notices and dates and amounts of federal and state estimates, extension payments and prior-year refunds applied.

Income & sales

- ☐ **Work and other income.** All W-2s and Forms 1099-NEC, 1099-MISC, 1099-K, 1099-G, 1099-C and W-2G. Include cash, tips, gig and other income without a form, plus gambling loss records if applicable.
- ☐ **Retirement and Social Security.** Forms SSA-1099, RRB-1099 and 1099-R. Identify rollovers, Roth conversions, qualified charitable distributions and any prior Form 8606.
- ☐ **Investments and digital assets.** Forms 1099-INT, 1099-DIV, 1099-B and 1099-DA, brokerage statements, and purchase and sale dates and costs. For crypto or other digital assets, include exchange and wallet transaction histories.
- ☐ **Business, rentals and pass-through income.** Schedules K-1 and state attachments. If you had freelance, business or rental activity, also use the Business Tax Checklist.
- ☐ **Property sales and other events.** Form 1099-S, purchase and sale closing statements, major improvement costs and dates the property was used personally or rented. Flag stock compensation, inheritances with sales or distributions, and foreign income or accounts.

Send documents through your secure client portal. Keep a copy for your records.



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TAX YEAR 2026 / 2027 FILING SEASON

Individual Tax Checklist

Gather records for credits and deductions that may apply to you.

Health, education & credits

- ☐ **Health coverage and savings accounts.** Form 1095-A for each Marketplace policy, including corrected forms and any shared policy details. Include HSA Forms 1099-SA and 5498-SA, contributions, and qualified expenses paid from the account.
- ☐ **Child or dependent care.** Provider's name, address and tax ID (EIN or SSN), plus amount paid for each qualifying person. Include employer dependent care benefits (W-2 Box 10).
- ☐ **College, student loans and savings plans.** Forms 1098-T, 1098-E and 1099-Q, plus school account statements, scholarships, books, supplies and equipment receipts. Include state 529 contributions, if applicable.
- ☐ **Other credit records.** Adoption expenses and reimbursements, if applicable. For Illinois, include the property tax bill and proof of payment for your main home and K-12 school receipts for eligible tuition, books and lab fees.

Deductions & 2026 federal records

- ☐ **Home, medical and donations.** Mortgage interest Form 1098, property taxes paid, unreimbursed medical and dental expenses, and cash and noncash donation records. In 2026, qualifying cash gifts may be deductible up to $1,000 ($2,000 if filing jointly) even if you take the standard deduction.
- ☐ **Tips, overtime and age 65 or older.** Send W-2s with Box 12 codes TP or TT, any 1099s reporting tips or overtime, and year-end pay or tip records. Confirm dates of birth so we can review the enhanced deduction for seniors.
- ☐ **Personal vehicle loan interest.** For a new personal-use vehicle with final assembly in the U.S. and a purchase loan taken out after 2024, include the purchase and loan agreements, VIN, and the lender's 2026 interest statement.
- ☐ **Other items to flag.** IRA contributions by tax year and date, self-employed health insurance, and household employees such as a nanny. For a first-time direct deposit or a bank change, provide routing and account details securely.

IRS guidance IRS document checklist 2026 individual tax provisions Charitable contributions



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