

Individual Tax Preparation Document Checklist

For tax year 2026 (returns generally filed in 2027). A practical document-gathering checklist for Form 1040 clients.

2026 tax year

Use this checklist for information needed to prepare a 2026 Form 1040 and related state returns. Provide only the items that apply to you.

1. Start here

- ☐ Prior-year federal and state returns if this is your first year with the preparer.
- ☐ Personal changes: address, marriage/divorce, dependents, residency, or filing-status changes.
- ☐ IRS Identity Protection PIN (IP PIN) for you, your spouse, or dependents if issued.
- ☐ Federal, state, and local estimated tax payments and extension payments, including dates and amounts.
- ☐ Every IRS, state, or local notice received that may affect the 2026 return.

2. Income and information documents

- ☐ Forms W-2 for wages.
- ☐ Forms 1099-INT, 1099-DIV, and tax-exempt interest statements.
- ☐ Brokerage and investment statements, including Forms 1099-B and any basis corrections.
- ☐ Digital-asset statements and Forms 1099-DA, plus records for taxable activity not fully shown on forms.
- ☐ Forms 1099-R, SSA-1099, 1099-G, W-2G, 1099-MISC, and any other income statements received.
- ☐ Schedules K-1 from partnerships, S corporations, estates, or trusts.
- ☐ Rental-property income and expense detail, property-manager statements, and new-asset or major-repair records.
- ☐ Form 1099-S and related purchase/sale documents for any real estate sold.

3. 2026 Schedule 1-A deductions - provide if applicable

- ☐ **Qualified tips:** Forms W-2, 1099, or other statements showing reported tips; keep your own tip records when needed to support the amount or occupation.
- ☐ **Qualified overtime:** Forms W-2, 1099, or other statements showing qualified overtime compensation; keep pay statements if the reported amount needs support or clarification.
- ☐ **Passenger vehicle loan interest:** Form 1098-VLI if issued, lender year-end statement, purchase/loan agreement, VIN, purchase date, and year/make/model of the vehicle.
- ☐ **Enhanced senior deduction:** date of birth for you and your spouse, if applicable, plus complete income documents needed to determine eligibility and any income-based limitation.

4. Other deductions or adjustments that may apply

- ☐ Student-loan interest (Form 1098-E), HSA records (Forms 5498-SA and 1099-SA), and IRA contribution details.
- ☐ Education records: Form 1098-T, scholarship detail, required books/supplies, and Form 1099-Q if applicable.
- ☐ Marketplace insurance: Form 1095-A.
- ☐ Child/dependent care provider information and amounts paid.
- ☐ Charitable-contribution receipts and acknowledgments.
- ☐ Mortgage interest (Form 1098), property-tax records, and applicable acquisition/refinance closing statements.
- ☐ Prior-year clean-vehicle/energy-credit records; qualifying 2026 refueling property, casualty loss, foreign account, or other special-item support.

Secure delivery

Tax documents often contain Social Security numbers and account information. Use secure file transfer rather than an ordinary website message.

Official references

[IRS - About Form 1040](#)

[IRS - Publication 505, Tax Withholding and Estimated Tax](#)

Important: This checklist covers common 2026 individual tax-preparation items. Additional documents may be needed based on your state, investments, business interests, or other facts.