AFairchild CPA

CLIENT RESOURCE

2026 Tax Document Checklist

A practical guide to help you gather the documents commonly needed for tax preparation.

CLIENT / HOUSEHOLD: ________________________________	TAX YEAR: 2026

How to use this checklist: Check the items that apply to you and gather the related documents. You may not need every item listed, and your AFairchild advisor may request additional information based on your circumstances.

01 Start Here

Basic information that helps us prepare an accurate return and identify changes from the prior year.

- ☐ Prior-year federal and state tax returns, if you are a new client or they are requested
- ☐ Social Security numbers or ITINs for taxpayer, spouse and dependents - submit securely
- ☐ Identity Protection PIN (IP PIN) notices for anyone included on the return, if issued
- ☐ Current address and any address or legal name changes during the year
- ☐ Dependent information, including birth dates and any custody or support changes
- ☐ Bank routing and account information for direct deposit or electronic payment - submit securely
- ☐ Federal and state estimated tax payments: dates and amounts paid
- ☐ IRS or state tax notices, letters or correspondence received during the year

02 Income Documents

Gather all income statements before filing, including corrected forms if you receive them.

- ☐ Forms W-2 from every employer
- ☐ Forms 1099-NEC and 1099-MISC for contract or other income
- ☐ Forms 1099-INT for interest income
- ☐ Forms 1099-DIV for dividends and distributions
- ☐ Forms 1099-B or consolidated brokerage tax statements
- ☐ Forms 1099-R for pensions, annuities and retirement distributions
- ☐ Form SSA-1099 for Social Security benefits
- ☐ Form 1099-G for unemployment compensation, state refunds or other government payments
- ☐ Schedule K-1 from partnerships, S corporations, estates or trusts
- ☐ Form 1099-K and payment-platform statements, if applicable
- ☐ Forms 1099-C, 1099-S or other information returns you received
- ☐ Form 1099-DA and/or records of digital asset sales, exchanges or other transactions
- ☐ Foreign income statements or records, if applicable
- ☐ Records of any other income not reported on a tax form

03 Home, Property & Itemized Deductions

These items may be relevant depending on your filing situation and whether you itemize deductions.

- ☐ Form 1098 for mortgage interest
- ☐ Property tax statements and payment records
- ☐ Closing statements for real estate purchased, sold or refinanced during the year
- ☐ Records of major home improvements that may affect property basis
- ☐ Charitable contribution receipts and acknowledgment letters
- ☐ Records of noncash charitable contributions, including descriptions and values
- ☐ Medical and dental expense records, if significant
- ☐ Other documents supporting deductions you plan to claim

04 Family, Education, Health & Credits

Bring documentation for credits or adjustments that may apply to your household.

- ☐ Child or dependent care expenses, plus provider name, address and taxpayer identification number
- ☐ Form 1098-T and records of qualified education expenses
- ☐ Form 1098-E for student loan interest
- ☐ Scholarship, grant or education assistance information
- ☐ Health Savings Account records, including Forms 1099-SA and 5498-SA if received
- ☐ IRA contribution information and Form 5498, if received
- ☐ Form 1095-A if anyone in the household had Marketplace health insurance
- ☐ Adoption expense records, if applicable
- ☐ Records supporting eligible home energy improvements or clean vehicle purchases, if applicable
- ☐ Documentation for other credits or adjustments discussed with your advisor

05 Investments, Retirement & Financial Transactions

Provide the year-end statements and transaction records that show income, sales, contributions and distributions.

- ☐ Year-end brokerage and investment tax packages
- ☐ Cost basis information for investments not fully reported by the broker
- ☐ Retirement plan contribution records
- ☐ Records of IRA conversions, rollovers or recharacterizations
- ☐ Stock option, restricted stock or employee stock purchase plan records
- ☐ Digital asset transaction history when information is not fully reported on Form 1099-DA
- ☐ Records of large gifts, inheritances or trust distributions received
- ☐ Foreign account or foreign asset information, if applicable

> **Keep supporting records:** Receipts, canceled checks, statements and other records may be needed to support income, deductions or credits reported on your return.

06 Business, Self-Employment & Rental Activity

If these apply to you, additional AFairchild organizers can help you collect the detailed information we need.

- ☐ Business or self-employment income and expense records
- ☐ Business mileage log and other vehicle-use records
- ☐ Asset purchases, sales and disposals, including vehicles and equipment
- ☐ Rental property closing statements, improvements and asset information
- ☐ Payroll, contractor or other business tax documents relevant to your individual return
- ☐ Bank, credit card, payment-app and marketplace statements related to business activity
- ☐ Home office information and related expenses, if applicable
- ☐ Rental property income and expense records
- ☐ Quarterly estimated tax payment records

07 Tell Us What Changed

Even if there is no tax form for the event, these changes may affect your return or planning.

- ☐ Marriage, divorce or legal separation
- ☐ Job change, unemployment or retirement
- ☐ Started, purchased, sold or closed a business
- ☐ Received an inheritance, trust distribution or significant gift
- ☐ Bought, sold, exchanged or otherwise disposed of digital assets
- ☐ Birth, adoption or change in dependents
- ☐ Move to or from another state
- ☐ Purchased, sold or inherited real estate
- ☐ Opened or held foreign financial accounts or foreign assets
- ☐ Any other major financial event or transaction not listed above

08 Final Review Before You Submit

- ☐ I have gathered all tax documents I have received
- ☐ I have identified any documents that are still missing or expected
- ☐ I have included information about major life or financial changes
- ☐ I have included federal and state estimated tax payments
- ☐ I will use AFairchild's secure client portal for confidential documents

PROTECT YOUR INFORMATION

Please do not email documents containing Social Security numbers, banking information or other sensitive financial information. Use the AFairchild secure client portal to submit confidential documents.

This checklist is a general guide and is not intended to include every document that may apply to your tax return. Your AFairchild advisor may request additional information.