

VITA TAX PREP CHECKLIST

What you need to file your taxes varies depending on your situation. This checklist will help you ensure you have everything you need to file your taxes accurately.

Information required related to 2025 Tax Law Changes

- ☐ A parent claiming the Child Tax Credit must now have a valid Social Security Number (SSN).
 - Married Filing Jointly: At least one parent must have a valid SSN.
 - Head of Household: The taxpayer must have a valid SSN to qualify for the Child Tax Credit.

- ☐ Some TIP income received may be exempt from Federal Income Tax
 - The person claiming this deduction must have a valid SSN and cannot file Married Filing Separately.
 - Qualified tips for this deduction must appear on one of the following taxpayer documents: W-2 Box 7, 1099-NEC, 1099-MISC, 1099-K, or Form 4137
 - FOOD DELIVERY DRIVERS: need to bring a statement from their employer detailing the amount of tip income received in 2025.
 - RIDESHARE DRIVERS: need to bring a 1099 with the amount of tip income received in 2025.

- ☐ If you received overtime pay in 2025 and were issued a W-2, please bring your final 2025 pay stub.
 - The person claiming this deduction must have a valid SSN and cannot file Married Filing Separately.
 - Valid overtime for this deduction must appear on the taxpayer's final 2025 pay stub.
 - Note: this exemption applies only to your "Overtime Premium" received. For example, if your regular hourly rate is \$10 and your overtime rate is \$15, your Overtime Premium deduction is \$5 per overtime hour (not the entire \$15 you receive per overtime hour).

- ☐ If you paid auto loan interest on a new 2025 or 2026 passenger vehicle that you purchased in 2025 (and that was assembled in the U.S.), please bring one of the following:
 - Form 1098-VLI, if you received it, or
 - Your lender's vehicle loan statement showing:
 - the taxpayer's name
 - the date the loan was opened
 - the amount of interest paid
 - Also, bring an official document showing the vehicle's year, make, model, and VIN (for example, registration or an auto insurance document).

- ☐ Updates were made that increase the limits on State and Local Taxes (SALT) that can be included in an itemized deduction. If you itemized in the past or have significant

expenditures in the following items, please bring statements/receipts for all the following that apply:

- Homeownership: mortgage interest and property taxes paid
- Personal property taxes (such as taxes on an automobile)
- Out-of-pocket medical expenses (including health insurance premiums paid)
- Charitable contributions

☐ Important refund update: The IRS is phasing out paper checks for refunds. For this tax season, paper check refunds may be issued, but they will be SIGNIFICANTLY delayed. If you request a paper check for your refund, you will likely receive a letter requesting your direct deposit information or a reason why an exception is needed. If you expect a refund, we HIGHLY RECOMMEND that you have a bank account in the taxpayer's name and bring the following to your appointment:

- Bank name
- Account type
- Routing number
- Account number

Notes: A blank check includes all this information. You can also typically get this information from your online bank account or app.

PERSONAL INFORMATION

- ☐ Government Issued Photo ID for yourself and your spouse (if filing together)
- ☐ Social security card or ITIN document for you and your Spouse (if filing jointly)
- ☐ Your spouse's full name and social security number or tax ID number (if filing separately)
- ☐ Bank Name, Routing Number, and Account Number, or a voided check for direct deposit of your refund
- ☐ If widowed, year of spouse's death
- ☐ If married filing separately, Full Name (from social security card/ITIN) and SSN/ITIN of spouse
- ☐ If legally separated or divorced, date of separation agreement or divorce decree

DEPENDENT(S) INFORMATION

- ☐ Social Security Cards or ITIN documents for each person to be listed on the return (taxpayer, spouse, and dependents)
- ☐ Dates of birth (month, date, & year) for each person on the return
- ☐ Childcare records (including the provider's tax ID number), if applicable
- ☐ Income of other adults in your home
- ☐ Form 8332 showing that the child's custodial parent is releasing their right to claim a child to you, the noncustodial parent (if applicable)

SOURCES OF INCOME

Employed

- ☐ Forms W-2
- ☐ Previous Year's State Tax Refund (1099-G)
- ☐ Your final 2025 pay stub if you received overtime pay

Unemployed

- ☐ Unemployment (1099-G)

Self-Employed

- ☐ Forms 1099-MISC, 1099-K, Schedule K-1, income records to verify amounts not reported on 1099s
- ☐ Written record of all business miles driven
- ☐ Record of all expenses — check registers or credit card statements, and receipts
- ☐ Office in home information, if applicable
- ☐ Record of estimated tax payments made (Form 1040-ES, NC-40)

Retirement Income

- ☐ Pension/IRA/annuity income (1099-R)
- ☐ Traditional IRA basis (i.e., amounts you contributed to the IRA that were already taxed)
- ☐ Social security/RRB income (1099-SSA, RRB-1099)

Expenses related to your investments

- ☐ Record of estimated tax payments made (Form 1040-ES, NC-40)
- ☐ Transactions involving cryptocurrency (Virtual currency)

Other Income & Losses

- ☐ Savings & Investments or Dividends
- ☐ Interest, dividend income (1099-INT, 1099-OID, 1099-DIV)
- ☐ Income from sales of stock or other property (1099-B, 1099-S)
- ☐ Dates of acquisition and records of your cost or other basis in property you sold (if basis is not reported on 1099-B)
- ☐ Credit card or mortgage debt cancelled/forgiven by lender or a home foreclosure (1099-C, 1099-A)
- ☐ Gambling income (W-2G or records showing income, as well as expense records)
- ☐ Jury duty records
- ☐ Hobby income and expenses
- ☐ Prizes and awards
- ☐ Trusts

- ☐ Royalty Income 1099–Misc.
- ☐ Any other 1099s received
- ☐ Record of alimony paid or received with ex-spouse’s name and SSN

ESTIMATED FEDERAL AND STATE INCOME TAXES PAID

- ☐ Record of estimated tax payments made (Form 1040–ES, NC-40)

TYPES OF DEDUCTIONS

Home Ownership

- ☐ Forms 1098 or other mortgage interest statements
- ☐ Real estate and personal property (i.e. auto) tax records
- ☐ Receipts for energy-saving home improvements (e.g., solar panels, solar water heater, furnace, windows, insulation, etc.)
- ☐ All other 1098 series forms

Charitable Donations

- ☐ Cash amounts donated to houses of worship, schools, other charitable organizations
- ☐ Records of non-cash charitable donations
- ☐ Amounts of miles driven for charitable/volunteer purposes

Medical Expenses

- ☐ Amounts paid (out-of-pocket) for healthcare insurance and to doctors, dentists, and hospitals
- ☐ Amounts of miles driven for medical purposes

Health

- ☐ Form 1095-A if you enrolled in an insurance plan through the Marketplace (ACA/Obamacare)
- ☐ Health Savings Account or long-term care reimbursements (5498-SA, 1099-SA or 1099-LTC)

Childcare Expenses

- ☐ Fees paid to a licensed day care center or family day care for the care of an infant or preschooler
- ☐ Wages paid to a babysitter *-Don't include expenses paid through a flexible spending account at work*

Educational Expenses

- ☐ Forms 1098-T from educational institutions
- ☐ Receipts that itemize qualified educational expenses
- ☐ Records of any scholarships or fellowships you received
- ☐ Form 1098-E if you paid student loan interest
- ☐ K-12 Educator Expenses
- ☐ Receipts for classroom expenses (for educators in grades K-12)

State & Local Taxes

- ☐ Amount of state/local income tax paid (other than wage withholding), or amount of state and local sales tax paid
- ☐ Invoice showing the amount of vehicle sales tax paid

Retirement & Other Savings

- ☐ Form 5498-SA showing HSA contributions or IRA contributions
- ☐ All other 5498 series forms (5498-QA, 5498-ESA)

Federally Declared Disaster

- ☐ City/county you lived/worked/had property in
- ☐ Records to support property losses (appraisal, cleanup costs, etc.)
- ☐ Records of rebuilding/repair costs
- ☐ Insurance reimbursements/claims to be paid
- ☐ FEMA assistance information
- ☐ Check FEMA site to see if your county has been declared a federal disaster area

ADDITIONAL ITEMS

- ☐ Last year's tax return if available
- ☐ Tax notices: Documents from the IRS, Health Insurance Marketplace, your state tax agency, or anything that says "IMPORTANT TAX DOCUMENT"