

Step 1: Gather Your Personal Information

- Government-issued photo ID
- Social Security numbers or ITINs (you, spouse, dependents)

- Bank account and routing number (for refunds or payments)
- Prior-year tax return (2024)

Step 2: Collect Income Documents

Employees

W-2 forms from all employers

Independent Contractors / Freelancers

- 1099-NEC or 1099-MISC forms
- Income not reported on 1099s (side work, cash income)

Investment & Other Income

- 1099-INT (interest)
- 1099-B (investment sales)
- 1099-DIV (dividends)
- Rental income records
- Other Forms of Income

Notes

Step 3: Health Insurance & Benefits

- Form 1095-A (Marketplace insurance)
- Form 1095-B or 1095-C (if applicable)
- Health Savings Account (HSA) contributions (Form 5498-SA)

Step 4: Deductions & Credits

- Mortgage interest
(Form 1098)
- Property tax records
- Charitable donations
(cash and non-cash)
- Childcare expenses
- Education expenses
(Forms 1098-T)
- Student loan interest
(Form 1098-E)

Step 5: Business Owners Checklist

- Profit & Loss statement
- Business bank statements
- Business credit card statements
- Payroll records
- Contractor payments (1099 info)
- Business licenses and registration info
- Prior-year business tax return

Step 6: Key Tax Season Dates to Remember

- January 26 – IRS begins accepting returns
- January 31 – W-2s and 1099s issued
- March to April – Peak filing season
- March 16 – Partnerships and S-Corporations deadline (unless extended)
- April 15 – Federal tax deadline (unless extended)

Step 7: File Early & Stress Less

- Upload documents to your secure client portal
- Schedule your tax appointment early
- Ask questions before filing, not after
- Keep copies of everything