

# 2025 Tax Return Prep Checklist

Print this document and gather the items below before you file.

## Income

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- W-2s** from every employer (due to you by February 2)
- 1099-NEC** for freelance or contract income
- 1099-INT / 1099-DIV** for bank interest and dividends
- 1099-B** for investment sale proceeds
- 1099-R** for retirement distributions
- 1099-SSA** for Social Security benefits
- 1099-DA** for crypto or digital asset sales **NEW**

## Deductions

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- 1098** for mortgage interest paid
- Property tax** bills or receipts
- Charitable donation** receipts and Form 8283
- 1098-E** for student loan interest
- Medical expense** receipts (if itemizing)

## Health and Retirement

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- 5498-SA** for HAS contributions
- 5498** for Ira contributions
- 1095- A / B / C** for health insurance coverage

## New for 2025 (Schedule 1-A) **NEW**

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- Tip records** if deducting qualifying tips (up to \$25k)
- Overtime records** if deducting overtime pay (up to \$12.5k)
- Auto loan statements** for car loan interest (up to \$10k)
- Income verification** for phaseout thresholds (all four have limits)

## Before You File

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- Portal logins** verified for all financial
- Last year's return** reviewed for missing forms
- Direct deposit** info ready (IRS phasing out paper checks)