2025 Tax Return Checklist: What to Gather Before You File

Preparing for tax season doesn't have to be overwhelming. Having your documents organized before you meet with your tax professional can help make the filing process smoother, reduce delays, and ensure you're taking advantage of the deductions and credits available to you.

Whether you're an employee, business owner, investor, or self-employed individual, this **2025 Tax Return Checklist** will help you know what information and documents to gather for your 2025 federal tax return.

Tax year: January 1, 2025 – December 31, 2025
Filing season: 2026

1. Personal Information

Make sure you have the following information available for yourself and everyone included on your tax return:

- ☐ Full legal name
- ☐ Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN)
- ☐ Date of birth
- ☐ Current address
- ☐ Filing status
- ☐ Bank account and routing information for direct deposit
- ☐ Prior-year federal and state tax returns
- ☐ Information for your spouse, if married
- ☐ Information for all dependents

If you have dependents

You may also need:

- ☐ Dependent's full name
- ☐ Dependent's SSN or ITIN
- ☐ Dependent's date of birth
- ☐ Documentation of childcare expenses
- ☐ School or education information
- ☐ Health insurance information, when applicable
- ☐ Information regarding the dependent's income

2. Employment & Income Documents

Gather all documents showing income you received during 2025.

Common income documents

- ☐ Form W-2 from each employer
- ☐ Form 1099-NEC for nonemployee compensation
- ☐ Form 1099-MISC
- ☐ Form 1099-K for payment card and third-party network transactions
- ☐ Form 1099-INT for interest income
- ☐ Form 1099-DIV for dividends
- ☐ Form 1099-B for investment sales
- ☐ Form 1099-R for retirement distributions
- ☐ Form SSA-1099 for Social Security benefits
- ☐ Form 1099-G for unemployment compensation or certain government payments
- ☐ Form 1099-S for real estate transactions
- ☐ Other income statements received during the year

Don't forget: Income may be taxable even if you did not receive a tax form. If you earned income from a side business, freelance work, online platforms, investments, rental property, or other sources, make sure to provide that information to your tax professional.

3. Self-Employment & Business Income

If you own a business or work as an independent contractor, additional records may be needed.

Gather:

- ☐ Business income records
- ☐ Business bank statements
- ☐ Business credit card statements
- ☐ 1099 forms received
- ☐ Payment processor statements
- ☐ Mileage records
- ☐ Advertising and marketing expenses
- ☐ Office expenses
- ☐ Software and subscription expenses
- ☐ Professional fees
- ☐ Business insurance
- ☐ Supplies and equipment purchases
- ☐ Travel expenses

☐ Meals that may qualify as deductible business expenses
☐ Contractor payments
☐ Rent or workspace expenses
☐ Other ordinary and necessary business expenses

Keeping business and personal expenses separate throughout the year can make tax preparation significantly easier.

4. Homeownership & Real Estate

If you purchased, sold, or owned real estate during 2025, gather the applicable documents.

☐ Mortgage interest statement (Form 1098)
☐ Property tax information
☐ Closing statement for a home purchased in 2025
☐ Closing statement for a property sold in 2025
☐ Mortgage refinancing documents
☐ Records of major home improvements
☐ Rental property income and expenses
☐ Depreciation records for rental property
☐ 1099-S, when applicable

If you sold a home or other property, your tax professional may need additional information to calculate your gain or loss.

5. Education Expenses

If you or a dependent attended college or another qualifying educational institution, gather:

☐ Form 1098-T
☐ Tuition statements
☐ Records of qualified education expenses
☐ Scholarship or grant information
☐ Student loan interest statement (Form 1098-E)
☐ Information about education-related payments

Your tax professional can determine whether you qualify for available education-related tax benefits.

6. Childcare & Dependent Care

If you paid for childcare or dependent care so that you and/or your spouse could work or look for work, gather:

☐ Provider's name

- ☐ Provider's address
- ☐ Provider's Tax Identification Number or SSN
- ☐ Total amount paid
- ☐ Dates of care
- ☐ Receipts or payment records

7. Health & Medical Expenses

Depending on your circumstances, you may need documentation related to:

- ☐ Health insurance premiums
- ☐ Health Savings Account (HSA) contributions
- ☐ Form 1099-SA
- ☐ Form 5498-SA
- ☐ Medical or dental expenses
- ☐ Long-term care expenses
- ☐ Other potentially deductible medical expenses

Not every medical expense is deductible, so provide the information to your tax professional for review.

8. Retirement Contributions

Gather documentation for retirement contributions made during 2025, including:

- ☐ Traditional IRA contributions
- ☐ Roth IRA contributions
- ☐ SEP IRA contributions
- ☐ SIMPLE IRA contributions
- ☐ Solo 401(k) contributions
- ☐ Other qualifying retirement contributions
- ☐ Form 5498, when applicable

If you made certain retirement contributions after December 31, 2025 but before the applicable tax-filing deadline, ask your tax professional whether they may be relevant to your 2025 return.

9. Charitable Contributions

If you made charitable donations during 2025, gather:

- ☐ Cash donation receipts
- ☐ Donation acknowledgments
- ☐ Records of non-cash donations
- ☐ Records of donated property

- ☐ Documentation for larger charitable contributions

Keep documentation showing the organization, date, and amount or value of the contribution.

10. Investment & Cryptocurrency Activity

If you sold stocks, bonds, mutual funds, cryptocurrency, or other investments, provide:

- ☐ Brokerage statements
- ☐ Form 1099-B
- ☐ Records of purchases
- ☐ Records of sales
- ☐ Cost basis information
- ☐ Dividend and interest statements
- ☐ Cryptocurrency transaction records
- ☐ Records of digital asset purchases, sales, exchanges, or other taxable activity

Even if you did not receive a tax form, taxable investment activity may still need to be reported.

11. Major Life Changes

Be sure to tell your tax professional about any major changes during 2025, including:

- ☐ Marriage
- ☐ Divorce or legal separation
- ☐ Birth or adoption of a child
- ☐ Death of a spouse or dependent
- ☐ Purchase or sale of a home
- ☐ Starting or closing a business
- ☐ Significant change in employment
- ☐ Moving to another state
- ☐ Retirement
- ☐ Receiving an inheritance
- ☐ Major investment transactions

A life change can affect your filing status, deductions, credits, and overall tax liability.

12. Don’t Forget Your State Tax Return

Federal tax preparation isn’t the only consideration. Depending on where you lived or worked during 2025, you may have state or local filing requirements.

Provide information about:

- ☐ States where you lived during 2025
- ☐ States where you worked during 2025
- ☐ State W-2 information
- ☐ Prior-year state tax returns
- ☐ Estimated state tax payments
- ☐ State tax notices received
- ☐ Any moves during the year

13. If You Made Estimated Tax Payments

If you made quarterly estimated tax payments during 2025, gather:

- ☐ Federal estimated tax payment records
- ☐ State estimated tax payment records
- ☐ Dates and amounts of each payment
- ☐ Prior-year tax payment information
- ☐ Extension payment information, if applicable

Accurate payment records can help ensure your tax payments are properly credited to your return.

Before You Submit Your Documents

Before sending your information to your tax professional, take a few minutes to review your checklist.

- ☐ Gather all tax forms received
- ☐ Compare your current documents with your prior-year return
- ☐ Make sure names and Social Security Numbers are correct
- ☐ Identify any missing tax forms
- ☐ Organize business income and expenses separately from personal information
- ☐ Make note of any major life changes
- ☐ Provide information about income that may not have generated a tax form
- ☐ Keep copies of everything you provide
- ☐ Respond promptly if your tax professional requests additional information

A Tax Checklist Is a Starting Point—Not a Substitute for Professional Review

Every tax return is different. Your filing requirements can depend on your income, filing status, state of residence, business activities, investments, dependents, and other circumstances.

If you’re unsure whether something belongs on your tax return, **don’t leave it out simply because you’re not sure it’s relevant.** Provide the information to your tax professional and allow them to determine how it should be treated.

Ready to Get Started?

Getting organized early can make tax season much easier.