PSP ADVISORY
ProActive, Skilled & Personal

2026 Tax Filing Checklist

What to gather for your 2026 return, filed in 2027

Check off each item that applies to you and upload copies to our secure portal (encyro.com/pspadvisory) when you have them. You don't need to wait until everything arrives. Not sure where something is? Page 2 shows where to look.

About You

- [ ] Social Security numbers (or ITINs) for you, your spouse and dependents. NEW The Child Tax Credit now requires an SSN for the child and for you or your spouse.
- [ ] Dates of birth for everyone on the return (65 or older? You may get the new senior deduction.)
- [ ] Driver's license or state ID for you and your spouse
- [ ] Last year's tax return (new clients)
- [ ] Identity Protection PIN (IP PIN), if the IRS gave you one
- [ ] Bank routing and account numbers. The IRS has phased out most paper refund checks, so direct deposit is now the way to get your refund.

Income

- [ ] **W-2** from each employer. NEW Box 12 codes **TP** (tips) and **TT** (overtime) support the new tips and overtime deductions.
- [ ] **1099-NEC / 1099-MISC** for contract, freelance, rent or royalty income. NEW Payers now send these only at $2,000 or more, so keep your own records of all income received.
- [ ] **1099-K** from payment apps and online marketplaces (PayPal, Venmo, Etsy, eBay)
- [ ] **1099-INT / 1099-DIV** for interest and dividends
- [ ] **1099-B** for stock and fund sales
- [ ] **1099-DA** for crypto and other digital asset sales (now includes cost basis for many 2026 sales)
- [ ] **1099-R** for IRA, 401(k), pension or annuity distributions
- [ ] **SSA-1099** for Social Security benefits
- [ ] **1099-G** for unemployment or a state tax refund
- [ ] **Schedule K-1** from partnerships, S corporations, trusts or estates
- [ ] **1099-S** and closing statement if you sold real estate
- [ ] **1099-SA** for HSA withdrawals
- [ ] Rental property income and expenses
- [ ] Self-employment income and expense records, including a mileage log

Deductions & Credits

- [ ] **1098** mortgage interest statement. NEW Mortgage insurance premiums are deductible again starting in 2026.
- [ ] Property tax bills (home, land and vehicles)
- [ ] **1098-VLI** car loan interest. NEW Applies to a new, U.S.-assembled vehicle bought for personal use with a loan taken out after 2024.
- [ ] Charitable donation receipts, both cash and items. NEW Even if you don't itemize, you may deduct up to $1,000 in cash gifts to qualifying charities ($2,000 married filing jointly).
- [ ] Medical and dental expenses not reimbursed by insurance
- [ ] **1098-E** student loan interest
- [ ] **1098-T** tuition statement and receipts for books and fees
- [ ] Child or dependent care: provider's name, address, tax ID and amount paid
- [ ] **5498-SA** HSA contributions; IRA contributions made for 2026
- [ ] Federal and state estimated tax payments (dates and amounts)
- [ ] **1095-A** if you had Marketplace health insurance (required to file)

Good to know for 2026

- **1095-B and 1095-C** are not needed to file your federal return. Keep them with your records.
- The home energy and electric vehicle credits ended in 2025, so 2026 purchases don't qualify.
- Have a child under 18? Ask us about opening a **Trump Account** (Form 4547).

Anything Else We Should Know?

New baby, marriage, divorce, move, new business, home sale, IRS letter…

Questions? We're here to help.

Talk with an IRS Enrolled Agent about what you need to send.

Text or call **(361) 879-1040**
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General information based on IRS rules as of November 2026, not tax advice for your situation. Please talk with us before acting.

Where to Find Your Documents

PSP Advisory
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Most forms arrive by January 31 (brokerage statements by mid-February). Many are available sooner in your online accounts. If a form is missing or wrong, ask the issuer first, then let us know.

Personal Information

SSN or ITIN: Social Security card, prior returns or W-2s. Order a replacement card at ssa.gov.

Last year's return: Your prior preparer or tax software account. You can also see a transcript in your IRS Online Account at irs.gov/account.

IP PIN: The IRS mails a new one each year (Notice CP01A). You can also get it in your IRS Online Account, or call 800-908-4490.

Bank numbers: Online banking, or the bottom of a personal check.

Wages

W-2: Mailed by January 31, or in your employer's payroll portal (ADP, Paychex, Gusto, Workday). Still missing by mid-February? Ask HR first. Then call the IRS at 800-829-1040, and we can file using Form 4852 if needed.

Investments & Banking

1099-INT, DIV, B: The tax documents section of your bank or brokerage account (e.g., Schwab, Fidelity, Vanguard, Robinhood). Brokerages often send corrected forms in March, so wait for the final version.

1099-DA: Your crypto exchange's tax center (e.g., Coinbase, Kraken). Keep your own purchase records for coins bought elsewhere or moved between wallets.

Missing a form? Your IRS Online Account shows a wage and income transcript of the forms reported to the IRS.

Retirement & Benefits

1099-R: The company managing your IRA, 401(k), pension or annuity, or your government retirement agency.

SSA-1099: Mailed in January, or download it at ssa.gov/myaccount.

1099-G: Your state workforce agency for unemployment. Texas has no state income tax, so Texans won't get one for a state refund.

Self-Employed & Side Income

1099-NEC / MISC: From clients who paid you $2,000 or more. Income below that is still taxable, so use your invoices, bank deposits or bookkeeping reports.

1099-K: In your PayPal, Venmo, Square, Etsy or eBay account, usually under Reports or Tax Documents.

Expenses: Receipts, bank and card statements, and a mileage log (an app like MileIQ or QuickBooks works well).

Home & Vehicle

1098 (mortgage): Your loan servicer's online account. If taxes are escrowed, property tax is shown there too.

Property tax: Your county tax office website (in Texas, the county tax assessor-collector).

1098-VLI (car loan): Your auto lender. To qualify, the vehicle must be finally assembled in the U.S. Check the final assembly location on the window sticker, or ask your dealer.

Home sale: Ask your title company for the 1099-S and settlement statement. Bring your purchase records and receipts for improvements.

Education, Health & Giving

1098-T: Your school's student portal or bursar's office.

1098-E: Your student loan servicer (e.g., MOHELA, Nelnet, Aidvantage). Look for it in your online account.

1095-A: Your HealthCare.gov or state exchange account, or call 800-318-2596.

HSA forms: Your HSA provider's website.

Medical: Your insurer's year-end claims summary, plus pharmacy and provider statements.

Donations: Charity receipts. Any single gift of $250 or more needs a written acknowledgment, and donated items need a receipt and photos.

Child care: Ask your provider for a year-end statement with their tax ID (Form W-10 works).

Send Documents Securely

Upload your documents at **encyro.com/pspadvisory**. Please don't email Social Security numbers or account numbers.

Text or call **(361) 879-1040**
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General information based on IRS rules as of November 2026, not tax advice for your situation. Please talk with us before acting.