



The "What to Bring" Checklist for your 2026 tax return

Filing in 2027? Check off what applies to you. **Not sure if you need something? Send it anyway,** or call us. Having everything up front is the easiest way to avoid delays. We work online, so you can send it all from home. **Mobile visits** are available as a paid add-on.

Step 1. Everyone: Parts 1 and 2. Part 3 if you have kids or other dependents.

Step 2. Then the part for each service you're using (Parts 4 to 12).

Step 3. Upload it all through our secure portal. Don't have it all? Send what you have.

FOR EVERYONE

1 Who's on the return

- ☐ **Photo ID** for you and your spouse: a current driver's license, state ID, or passport.
- ☐ **Social Security card or ITIN letter** for you, your spouse, and every dependent. Names must match Social Security records.
- ☐ **ITIN expired or about to?** Tell us. It may need to be renewed before we file.
- ☐ **Birth dates** for everyone on the return.
- ☐ **IP PIN** (6-digit Identity Protection PIN) for each person who has one. It changes every year. If you signed up online, get this year's in your IRS Online Account. If the IRS mails yours, it comes on notice CP01A.
- ☐ **New name or new address?** Tell us. Update a name change with Social Security first.

Keep your IP PIN safe. The IRS will never call, email, or text you for it. Share it only with your tax preparer, and only when we're ready to file.

2 Last year and your refund

- ☐ **Last year's federal and state returns**, if we didn't prepare them. We use your prior-year AGI (adjusted gross income) and check for carryovers.
- ☐ **Bank routing and account numbers** for direct deposit: a voided check or a letter from your bank.
- ☐ **No bank account?** Tell us early so we can go over your options.
- ☐ **Estimated tax payments** you made for 2026 (dates and amounts), and any 2025 refund you applied to 2026.
- ☐ **Owe tax?** The bank account you want to pay from.

Paper refund checks are being phased out. The IRS now sends most refunds by direct deposit. If your bank info is missing or wrong, the IRS may hold your refund and mail you notice CP53E. Double-check every digit.

3 Kids, dependents, and childcare

If anyone else is on your return

- ☐ **Each dependent's Social Security card** (or ITIN) and birth date.
- ☐ **Where each one lived** and for how many months. We may ask for school or medical records, or a lease, showing the address.
- ☐ **Shared custody?** Custody or divorce papers, or **Form 8332** if the other parent released the claim.
- ☐ **Supporting a relative** (a parent, adult child, or other)? Their income and what you paid for their support.
- ☐ **Childcare or daycare:** each provider's name, address, and tax ID (EIN, or SSN for a person), and the total you paid per child. Day camps and before- and after-school care count too.
- ☐ **Dependent care FSA** amounts (W-2, box 10).
- ☐ **Child born in 2025 or later?** Ask us about the **Trump Account** election (Form 4547).
- ☐ **Adopted a child?** The adoption papers and receipts for what you paid.

✓ Photo tips so nothing gets sent back

- ☐ Lay each page flat in good light. All four corners showing, no glare.
- ☐ One document per photo. Front and back of your ID.
- ☐ Make sure every number is readable, especially SSNs and box amounts.
- ☐ Send all pages of a form or letter, even the ones that look blank.

PERSONAL RETURNS

4 Standard W-2 return

- ☐ **W-2** from every job you had in 2026 (and any corrected W-2c).
- ☐ **1099-INT** (interest) and **1099-DIV** (dividends).
- ☐ **1099-G**: unemployment, or a state or local tax refund.
- ☐ **1095-A** if you had Marketplace insurance (HealthCare.gov or your state's exchange). We need it to file correctly. Get it from your Marketplace account.
- ☐ **IRA or retirement contributions** you made on your own.
- ☐ **Cash gifts to charity**: receipts or bank records. **NEW 2026**
Some cash gifts can now be deducted even if you don't itemize.
- ☐ **Homeowner?** Form 1098 (mortgage interest) and your property tax bills.
- ☐ **Teachers**: receipts for classroom supplies you paid for.
- ☐ **Any side money?** See Part 8 too.

5 Student return

- ☐ **1098-T** from each college, university, or trade school. No 1098-T? Proof you were enrolled and what you paid.
- ☐ **Receipts** for tuition, required books, supplies, and fees.
- ☐ **Scholarships, grants, and fellowships**: award letters or your school account statement.
- ☐ **1098-E**: student loan interest.
- ☐ **1099-Q** if money came out of a 529 or education savings plan.
- ☐ **W-2** from any job, including campus jobs and work-study.
- ☐ **Can a parent or someone else claim you?** Tell us before we file, plus where you lived and who paid most of your support. Only one return can claim you. If a parent claims you, the parent usually claims the education credit.

6 Proof for the new deductions **2025 TO 2028**

Any return. Income limits and other rules apply.

Bring the proof and we'll check whether you qualify. Each person claiming tips or overtime needs a Social Security number valid for work. Married? You must file jointly to claim these.

- ☐ **Tips**: your W-2 (**box 12, code TP** is the tips you reported; **box 14b** is your tipped-occupation code). Self-employed or a contractor? The 1099-NEC, 1099-MISC, or 1099-K that shows tips, plus your daily tip log. Reported tips yourself? Your **Form 4137** or tip records. Only voluntary tips in an IRS-listed tipped job count. Required service charges don't.
- ☐ **Overtime**: your W-2 (**box 12, code TT**) or the 1099 that shows overtime. If it's blank, your pay stubs showing overtime hours and pay. Only the extra "half" of time-and-a-half counts, not your whole overtime check.
- ☐ **Car loan interest** (new car, SUV, van, pickup, or motorcycle bought for personal use with a loan taken out after 2024): your lender's **Form 1098-VLI** or year-end interest statement, the full **17-character VIN**, and the purchase contract and loan papers. Proof it had **final assembly in the U.S.**: the window sticker, or ask us to check the VIN. Leases and used cars don't qualify.
- ☐ **Age 65 or older** by the end of 2026 (born before Jan. 2, 1962): your birth date and a valid SSN. Same for your spouse.

7 Complex personal and high-income returns

- ☐ **1099-B**: stocks, bonds, or funds you sold. Bring the cost basis if it isn't on the form.
- ☐ **1099-DA**: crypto and other digital assets sold or traded through a broker (new, starting with 2025 sales), plus **your own records** of what you paid and when, and any trades not on a 1099-DA (personal wallets, foreign exchanges).
- ☐ **1099-K**: payment apps, online marketplaces, card readers. Sold personal items? What you paid for them.
- ☐ **Schedule K-1** from each partnership, S corporation, estate, or trust. These often come late. Tell us if you're waiting on one.
- ☐ **Rental property**: rent received, every expense, 1098 and property tax for the rental, purchase and improvement costs, and days rented versus personal use.
- ☐ **Sold a home or land?** The closing statement, 1099-S, and what you paid for it and any improvements.
- ☐ **HSA**: 1099-SA (money out) and 5498-SA (money in). The 5498-SA can come after you file, so bring your contribution totals.
- ☐ **SSA-1099** (Social Security) or RRB-1099 (railroad retirement).
- ☐ **1099-R**: pension, retirement plan, IRA, or annuity money. Rolled money over? Tell us and send the paperwork.
- ☐ **W-2G** for gambling wins, plus your **records of wins and losses** (a log, statements, tickets).
- ☐ **Itemizing?** State and local taxes you paid (income or sales, plus property), large medical bills, and all charity receipts. The cap on the state and local tax deduction is higher than it used to be, so these records matter more.
- ☐ **Executives and high earners**: stock plan statements (RSUs, stock options, Forms 3921 and 3922), deferred pay, wages from more than one state, and any foreign accounts or income.

BUSINESS, SIDE INCOME, AND THE IRS

8 Business, self-employed, and gig work

Also for bookkeeping and business formation

No form doesn't mean no income. Cash and payment-app money still has to be reported, and good records let us claim your expenses.

- ☐ **1099-NEC, 1099-MISC, and 1099-K** forms you received. For 2026, many payers only have to send a 1099-NEC or 1099-MISC once they've paid you \$2,000 or more, and payment apps only send a 1099-K over \$20,000 and 200 payments. Fewer forms doesn't mean less to report.
- ☐ **Your income totals:** bank and payment-app statements (Cash App, Zelle, PayPal, Venmo), invoices, checks, and cash you were paid. Rideshare or delivery? Each app's yearly tax summary.
- ☐ **Profit and loss statement** or your bookkeeping reports for 2026. No books? Bring bank and card statements, and ask about our bookkeeping service.
- ☐ **Expenses:** receipts and card statements for supplies, tools, phone, internet, software, fees, and insurance.
- ☐ **Mileage log** for business driving (date, where, why, miles), plus the vehicle's total miles for the year.
- ☐ **Home office:** square feet of the office and of the whole home, plus rent or mortgage interest, utilities, and insurance.
- ☐ **EIN** (your business tax ID) and the IRS letter that assigned it, if you have one.
- ☐ **Prior-year business returns** (Schedule C, 1065, or 1120-S) and the depreciation schedules.
- ☐ **Payroll:** Forms 941 and 940, W-2s and W-3, and state payroll reports.
- ☐ **Contractors you paid:** their W-9s and any 1099s you sent.
- ☐ **Equipment, vehicles, or property** you bought or sold for the business: date, price, the invoice, and how much it's used for business.
- ☐ **Estimated tax payments**, business loan statements, and inventory counts if you sell products.
- ☐ **Starting a business?** Proposed name, state, owners and their shares, addresses, and each owner's SSN or ITIN. Already formed? Your formation papers and operating or partnership agreement.

9 IRS letters, tax resolution, and audits

- ☐ **The notice itself:** every page of each letter from the IRS or your state. The notice number (for example, CP2000) is in the right corner.
- ☐ **Note the reply-by date** and call us right away. Don't ignore it, and don't panic. We'll help you reply on time.
- ☐ **IRS transcripts** the IRS sent you, if any. You can also see them in your IRS Online Account.
- ☐ **IRS Online Account access** (IRS.gov/account), or set one up. It shows balances, payments, and many notices.
- ☐ **The returns for the years in question**, plus the documents behind them.
- ☐ **Proof of payments** you made to the IRS, and any payment plan letters.
- ☐ **Owe and can't pay?** Recent pay stubs, bank statements, and monthly bills.
- ☐ We may ask you to sign an **IRS authorization form** so we can work with the IRS for you.

10 Tax planning

- ☐ **Last year's return** (federal and state).
- ☐ **Latest pay stubs** with year-to-date totals for you and your spouse.
- ☐ **Estimated payments** and withholding so far this year.
- ☐ **Business owners:** year-to-date profit and loss.
- ☐ **Retirement and HSA contributions** so far.
- ☐ **Big changes** coming or just happened: marriage, divorce, a baby, a new job, buying or selling a home, starting a business, retiring, or selling investments.

FIXING A RETURN, TAX ADVANCE, AND GETTING STARTED

11 Amended return

- ☐ **The original return** you filed, all pages and schedules.
- ☐ **The new or corrected documents:** a W-2c, a corrected 1099 or 1095-A, or the form you missed.
- ☐ **Any IRS or state letter** about that year.
- ☐ **Bank info for direct deposit** if you expect money back.

12 Tax Advance (refund advance)

- ☐ **Photo ID** (see Part 1).
- ☐ **Bank routing and account numbers** for direct deposit.
- ☐ **Everything for your return.** The advance is based on the return we file for you.

No promises. A Tax Advance isn't guaranteed. Approval, the amount, and timing depend on the lender's review and on your return.

! What's different for 2026 returns

Good to know before you send

- **Electric vehicle credits have ended** for vehicles bought after Sept. 30, 2025. Signed a contract and paid on an EV by then but took delivery in 2026? Bring the contract and the dealer's paperwork.
- **Home energy credits have ended** (things like solar panels, heat pumps, windows, and insulation) for anything installed after 2025. Have a credit carried over from an earlier year? Last year's return shows it.
- **Childcare credit:** the credit can be larger for 2026, so bring every childcare receipt (Part 3).
- **Marketplace insurance:** if you got help paying your premiums and earned more than you expected, you may have to pay back more of that help than before. Your **1095-A** is a must.
- **Fewer 1099s for small jobs:** many payers now skip the form for smaller amounts (Part 8). All income still counts.
- **Cash gifts to charity** can help even if you don't itemize (Part 4).

✓ Not sure what you need?

- ☐ **Start with a Tax Evaluation.** Send last year's return and any IRS letters, and we'll tell you which service fits and what else to bring.
- ☐ **Audit defense or business formation?** Ask us when you book and we'll send the list for your situation.

**How to send your documents safely**

Upload clear photos or scans through our **secure client portal** (the link is on lawsonmobiletax.com). **Please don't send tax documents by regular email or text message.** Missing something? Send what you have and we'll tell you what's left.

Questions? Call (855) 722-8700 or visit lawsonmobiletax.com

Please read: This checklist is a guide, not tax advice, and not every item applies to everyone. Deductions lower your taxable income; they are not a dollar-for-dollar refund. The deductions for tips, overtime, car loan interest, and age 65+ apply to tax years 2025 through 2028, and each has income limits and other rules. No refund amount, refund timing, or Tax Advance approval is promised.

Sources (IRS.gov, checked Oct. 21, 2026): [IRS.gov/filing/gather-your-documents](https://www.irs.gov/filing/gather-your-documents) · [IRS.gov/individuals/checklist-for-free-tax-return-preparation](https://www.irs.gov/individuals/checklist-for-free-tax-return-preparation) · [IRS.gov/identity-theft-fraud-scams/get-an-identity-protection-pin](https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin) · [IRS.gov/newsroom/working-families-tax-cuts-individuals-and-workers](https://www.irs.gov/newsroom/working-families-tax-cuts-individuals-and-workers) · [IRS.gov/pub/irs-pdf/iw2w3.pdf](https://www.irs.gov/pub/irs-pdf/iw2w3.pdf) (2026 W-2: codes TT and TP, box 14b) · [IRS.gov/forms-pubs/about-form-1098-vli-vehicle-loan-interest-statement](https://www.irs.gov/forms-pubs/about-form-1098-vli-vehicle-loan-interest-statement) · [IRS.gov/businesses/understanding-your-form-1099-da](https://www.irs.gov/businesses/understanding-your-form-1099-da) · [IRS.gov/publications/p1099](https://www.irs.gov/publications/p1099) · [IRS.gov/newsroom/irs-issues-faqs-on-form-1099-k-threshold-under-the-one-big-beautiful-bill-dollar-limit-reverts-to-20000](https://www.irs.gov/newsroom/irs-issues-faqs-on-form-1099-k-threshold-under-the-one-big-beautiful-bill-dollar-limit-reverts-to-20000) · [IRS.gov/individuals/understanding-your-cp53e-notice](https://www.irs.gov/individuals/understanding-your-cp53e-notice) · [IRS.gov/trumpaccounts](https://www.irs.gov/trumpaccounts) · [IRS.gov/individuals/understanding-your-irs-notice-or-letter](https://www.irs.gov/individuals/understanding-your-irs-notice-or-letter) · [IRS.gov/filing/file-an-amended-return](https://www.irs.gov/filing/file-an-amended-return)