Trailhead Tax
MYTRAILHEAD.TAX

TAX YEAR 2026

Document Checklist

Print this checklist in **January** and check items off as they arrive in the mail.

INCOME

Arrives by Jan 31 for most employers

- [ ] W-2 from each employer
  One per job held in 2026
- [ ] 1099-NEC
  Freelance, contract, or side work
- [ ] 1099-INT
  Bank and savings interest
- [ ] 1099-DIV
  Dividends and mutual fund distributions
- [ ] 1099-B
  Stock sales and investment transactions
- [ ] Social Security benefit letter
  SSA-1099 or RRB-1099
- [ ] Rental income records
  Rent received + all expenses
- [ ] K-1 forms
  Partnership, S-Corp, or trust income

HOME & FAMILY

Homeowners: all four apply

- [ ] Mortgage interest statement
  Form 1098 from your lender
- [ ] Property tax statement
  From county — what you actually paid in 2026
- [ ] Childcare costs + provider EIN
  Daycare, preschool, babysitter
- [ ] Home sale documents
  If you sold a home in 2026 — original purchase price, closing statements
- [ ] Home purchase closing statement
  HUD-1 or Closing Disclosure
- [ ] Dependent care FSA total
  From employer or W-2 box 10

GOLD RIDGE ELEMENTARY

SCHOOL & EDUCATION DEDUCTIONS

- [ ] Educator expense receipts
  Teachers: up to $350 deductible for classroom supplies — keep every receipt
- [ ] Gold Ridge PTO donation receipts
  GRE PTO is 501(c)(3) — all donations are deductible
- [ ] Classroom supply donation receipts
  Supplies purchased and donated to a classroom or the school
- [ ] After-school care records + EIN
  Qualifies for the Child & Dependent Care Credit — need provider's EIN
- [ ] 529 plan statements
  Contributions & distributions — federal tax-free growth for education
- [ ] Tuition statement (1098-T)
  From college or university — for American Opportunity or Lifetime Learning Credit
- [ ] Student loan interest (1098-E)
  Up to $2,500 potentially deductible
- [ ] Other charitable school donations
  Any donation to a qualifying school foundation or booster club

DEDUCTIONS

Applies if you itemize — we'll advise

- [ ] Charitable donation receipts
  Cash and non-cash — any amount
- [ ] Medical & dental expense records
  Out-of-pocket costs exceeding 7.5% of AGI
- [ ] Business expense log
  If self-employed or 1099 income
- [ ] Mileage records
  Business, medical, or charitable driving in 2026
- [ ] Home office measurements
  Square footage — if you work from home as self-employed
- [ ] Health insurance premiums
  Self-employed: 100% deductible

RETIREMENT & HSA

Contributions can still reduce your 2026 tax — ask us

- [ ] IRA contribution total
  Traditional IRA contributions may be deductible
- [ ] HSA contributions (5498-SA)
  Includes employer contributions shown on W-2
- [ ] 401(k) / 403(b) contribution summary
  From W-2 box 12 — already captured, no extra form needed
- [ ] Pension or annuity income (1099-R)
  Distributions from retirement accounts

PERSONAL INFO

New clients — all six required

- [ ] Social Security numbers
  For you, your spouse, and all dependents
- [ ] Prior year tax return
  2024 federal and California — for reference
- [ ] Bank account + routing number
  For direct deposit of your refund
- [ ] Prior year AGI
  Required only if switching preparers or e-filing for first time
- [ ] Identity Protection PIN
  If the IRS has issued you one — required to file
- [ ] Dates of birth for all dependents
  Required for child tax credit eligibility