



**Checklist of Documents and Information Needed to Prepare Your Tax Return (Note 1)**

**I. Your 2009 federal and state income tax returns (unless we prepared them)**

**II. Identity of each family member**

- Name, date of birth, marital status (as of December 31), and citizenship
- Whether each person is legally blind or retired on permanent and total disability
- Social Security Card/ITIN/ATIN (Why do we need this? See Note 2.)

**III. Income**

- W-2 from each employer
- Tip income not reported on W-2
- Scholarships, fellowships, grants, and employer-provided educational assistance
- Interest income (Form 1099-INT or substitute)
- Dividend income (Form 1099-DIV or substitute)
- Refunds of state and local income taxes
- Alimony received
- Self-employment income and expenses
- Sales of stocks, bonds, mutual funds, or other securities (1099-B or broker statements)
- Records related to the sale of a residence
- Sales of business assets (sale and acquisition records)
- Distributions from IRAs, 401(k) accounts, and other retirement accounts
- Pensions and retirement income (Form 1099-R)
- Rental income and expenses
- Income from royalties, partnerships, S corporations, trusts, etc.
- Farm income or loss
- Unemployment compensation
- Social Security or Railroad Retirement benefits
- Lottery and gambling winnings (and losses)
- Miscellaneous income, including commissions (Form 1099-MISC)
- Income earned in a foreign country and housing expenses in that country

**IV. Adjustments**

- Educator expenses (applies to K-12 teachers, counselors, principals, etc.)
- Travel and business expenses (reservists, performing artists, fee-basis government officials)
- Health savings account (HAS) contributions and distributions
- Moving expenses (job related)
- Self-employed SEP, SIMPLE, and qualified plan contributions
- Self-employed health insurance costs
- Penalty on early withdrawal of savings (Form 1099-INT or -OID)
- Alimony paid (including recipient's SSN)
- Contributions to a traditional IRA

- Interest paid on student loans
- Tuition, fees, books, and supplies paid (Note 3)
- Distributions from Educational IRAs, Coverdell ESAs, Section 529 plans, etc.

## V. Deductions (Note 4)

- Medical expenses (and insurance reimbursements)(Note 5)
- State and local income taxes (if not all shown on W-2s and other forms)
- Real estate taxes
- Personal property taxes (e.g., car tax)
- Other taxes, including sales or excise tax paid on a new motor vehicle
- Mortgage interest (Note 6)
- HUD-1 Settlement Statement (if you purchased or sold a home in 2010)
- Mortgage insurance premiums (Note 7)
- Charitable contributions (Note 8)
- Casualty or theft losses (and insurance payment info)
- Employee business expenses (Note 9)
- Trust account custodial fees
- Legal, accounting, or clerical expenses incurred for production of income
- Gambling losses (if you have winnings to report)
- Amortizable premiums on taxable bonds
- Federal estate tax on income in respect of a decedent
- Political contributions (may be deductible on state return)

## VI. Credits

- Child and dependent care expenses (applies to care for disabled persons and children under 13; include provider's name, address and SSN or EIN)
- Residential solar, wind, geothermal, or fuel cell property expenses
- Residential energy efficiency improvements (insulation, windows, HVAC systems, etc.)
- Foreign taxes paid (including those shown on Forms 1099-INT or -DIV or Schedule K-1)
- Contributions to a Roth IRA; elective deferrals to a 401(k) or 403(b) plan, or to a governmental 457, SEP, or SIMPLE plan; voluntary contributions to the federal Thrift Savings Plan or other qualified retirement plan; or contributions to a 501(c)(18)(D) plan (income and other limits apply)
- Adoption expenses
- Alternative Minimum Tax (AMT) paid in prior years
- Acquisition cost and use records of a hybrid, electric, or other alt.-fuel vehicle placed in service in 2010

## VII. Taxes and payments

- Early distributions from IRAs, qualified retirement plans, annuities, or modified endowment contracts (including records showing whether all or part was rolled over)
- Excess contributions to IRAs, Coverdell accounts, Archer MSAs, or health savings accounts
- Payments to household employees (nannies, maids, health aides, gardeners, etc.)
- Estimated tax payments made for tax year 2010, including dates paid
- Bank deposit slip or routing and account number of accounts (up to 3) to which you want refund deposited, or from which you want tax payment withdrawn

## Notes

1. This list covers the most common items, but it's not 100% inclusive. If you have an income or expense item you think might be reportable or deductible, bring the records and we'll sort it out.
2. The name on your tax return should match exactly the name on your Social Security card. If you e-file and these don't match, your return will be rejected. (*Exception:* a middle name shown on your card can be omitted from your tax return, or you can use an initial.) Pay particular attention if you've changed your name due to marriage or divorce but haven't notified the Social Security Administration.
3. Current tax law provides a number of adjustments, credits, and deductions for educational expenses. Which ones to use, and which expenses qualify, may vary depending on your circumstances. Books and supplies may qualify under certain conditions.
4. The expenses listed here are used to itemize deductions. Itemizing deductions is useful if the total of all such deductible expenses exceeds the standard deduction, which for 2010 is \$5,700 for individuals, \$11,400 for couples filing jointly, and \$8,400 for heads of households. Most taxpayers don't reach that level unless they own a home and can deduct mortgage interest payments.
5. Medical expenses are subject to a 7.5% AGI floor. If your adjusted gross income is \$50,000, for example, the first \$3,750 of your unreimbursed medical expenses are not deductible. "Medical expenses" is a broad category that includes insurance premiums and dental, vision, drug, chiropractic, and other types of care. However, it excludes amounts paid with pre-tax income. If in doubt, bring the records and we'll determine whether the expense is deductible.
6. If a state or local government gave you a mortgage credit certificate, we need to know that, as it affects how you claim the interest.
7. Applies only to mortgage insurance issued in 2007 or later in connection with the purchase of a first or second home. May be issued by the FHA, VA (usually called a "funding fee"), Rural Housing Service (usually called a "guarantee fee"), or private mortgage insurance.
8. (a) You must maintain written evidence for any cash donation, regardless of amount. ("Cash" includes payments made by check, credit or debit card, electronic funds transfer, and payroll deduction.) The record can be a receipt from the donee, or your own cancelled check or credit card statement.
  - (b) You need a written acknowledgement from the donee for:
    - (i) A used vehicle with a claimed value of more than \$500.
    - (ii) Any single cash contribution of \$250 or more. (Example: If you gave your church \$10/week for 52 weeks, you don't need an acknowledgement, but if you gave a one-time contribution of \$520, you do.)
  - (c) You cannot deduct a donation of clothing or household goods that are not in "good" condition or better, unless you have an appraisal.
9. A 2% AGI floor applies to the combination of (a) unreimbursed employee business expenses, (b) tax preparation fees, and (c) other expenses such as safe deposit boxes and expenses incurred to produce taxable income (generally, this means investment income). Employee business expenses include travel (but not commuting) expenses; certain uniforms and cleaning costs; safety equipment; tools and supplies; union or professional society dues; license and regulatory fees and occupational taxes; certain insurance premiums; trade publications; business gifts; job-related education; job search expenses; and in some circumstances home office expenses. If in doubt, bring the records.