DOCUMENTS TO BRING WITH YOU
Tax Year 2025

Required:

- Photo ID for you (and your spouse if filing jointly)
- Social Security card for you, your spouse and your dependents
- **Bank account and routing number for direct deposit OR digital wallet of some sort**

  The IRS does not want to send out paper checks anymore. If you want a paper check, it will take extra steps on your part after your taxes are filed, and two months longer.

- Last year's tax return, including the Iowa return
- Any correspondence you received from the IRS or the state regarding your taxes
- Your tax documents

New requirements for 2025 Certain Returns:

- "No tax on overtime". If you have overtime, documentation of your overtime hours and rate of pay is required. Please bring your very last pay check stub from 2025 and/or any other documentation from your employer.
- "No tax on tips". If documentation for tips is not on your W-2, 1099-NEC or 1099-K, other documentation must be provided. You must have some form of written records that could be shared with the IRS if they asked for it.
- "No tax on new car loan interest". If you have purchased a <u>new</u> car (never previously owned or leased) you may be able to deduct the loan interest. You must provide the Vehicle Identification Number (VIN) which can be found on your car registration. You must also provide the date purchased and a statement from lender with amount of interest paid. This deduction is only possible for cars assembled in the US.
- For residential energy credit. You will need to provide documentation that the improvements meet the IRS energy efficiency requirements, the cost of improvements, and the Qualified Manufacturers ID number (QMID). Ask installer or seller for this information.

Tax Documents You Might Have:

- Form W-2 – Wages/Salary from every employer
- Form 1099-R – Distributions from Pension, IRAs, Annuities for each account
- From 1099-R – Qualified Charitable Distributions (QCD) from IRAs (provide a statement from qualified charity)
- Form SSA-1099 – Social Security Benefit Statement

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- Form RRB1099-R – Railroad Retirement Board statement
- Form 1099-G – State Income Tax Refund
- Form 1099-G – Unemployment Compensation
- Form 1099-INT – Interest income
- Form 1099-DIV – Dividend Income
- Identity Protection PIN (Notice CP01A from IRS)
- For those over 65, all health insurance and long-term care insurance premiums
- All information related to itemized deductions (property taxes, mortgage interest, car registration, charitable contributions, medical expenses, etc.)
- Child or Dependent Care expenses (Care provider name, address, EIN/SSN, amounts paid for each dependent)
- Form W-2G – Gambling winnings (and documentation of any losses)
- Brokerage Statements (Form 1099-B capital gains)
- Form 1098-T – Tuition Statement for claiming Education Credit
- Education expenses (books, computers, equipment and clothing that are required for classes)
- Information about any estimated tax payments made for federal or state taxes
- For 1099-C - Cancellation of Debt
- Form 1095-A – Statement for health insurance purchase in the Government Marketplace (Affordable Care Act or ACA; Obamacare)
- Form 1099-MISC – miscellaneous income from royalties, rents, prizes, clinical trials, etc.
- Form 1099-NEC – Nonemployee Compensation
- Documentation of all cash income received for Self-Employment
- Expenses and mileage records for self-employment
- Form 1099-K – Payment Card and Third Party Network Transactions
- Form 1099-S – Proceeds from Real Estate Transactions
- Schedule K-1
- Information regarding alimony you paid or received
- Form 982 – Forgiveness of Main Home Mortgage
- Form 1099-Q – Payments from Qualified Education Programs (distributions from Section 529 Savings Plan