

R.J. Testo & Associates | Tax, Accounting & Business Solutions

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2025 Tax Preparation Checklist

Individual • Business (Schedule C) • Rental (Schedule E)

Please complete this checklist and upload all applicable documents to your client portal. Complete and accurate information helps avoid IRS/state notices and filing delays.

Personal & Filing Information (All Clients)

- Full legal name(s) as shown on Social Security card
- Social Security Numbers / ITINs (and IRS IP-PIN if issued)
- Dates of birth and occupations
- Driver's license (state, issue date, expiration date)
- Current address, phone number, and email
- Bank routing and account number for refund or payment
- Prior-year tax return (required for new clients)

Life Changes During 2025

- Marriage, divorce, or separation
- Move or change of address
- Retirement
- Death of spouse or dependent
- Dependent added or no longer supported
- Home purchased or sold

Estimated Tax Payments

- Federal & State estimated tax payments made during 2025
- Dates and amounts of each payment
- Amount applied from prior-year refund

Income (IRS-Matched Items)

- W-2 (wages, bonuses, tips)
- 1099-INT (interest)
- 1099-DIV (dividends)
- 1099-B / 1099-DA (investment and crypto sales)
- 1099-R (pensions, IRAs, annuities)
- SSA-1099 / RRB-1099 (Social Security / Railroad Retirement)
- 1099-G (unemployment or state refund)
- W-2G (gambling winnings)
- K-1s from partnerships, S-corps, or trusts (include K-3 if issued)

Dependents & Childcare

- Dependent name, SSN, and date of birth
- Relationship and months lived in your home
- Student status and dependent income
- Childcare provider name, SSN or EIN, and amounts paid

Adjustments, Deductions & Credits

- Mortgage interest (Form 1098)
- State and local taxes paid
- Charitable contributions (cash and non-cash)
- Medical expenses (if significant)
- Education expenses (Form 1098-T, student loan interest)

Business Income & Expenses – Schedule C

- Business name, description, and EIN (if applicable)
- Business bank account(s) and accounting records
- 1099-NEC / 1099-MISC and gross receipts from all sources
- Advertising, legal, accounting, and office expenses
- Insurance, contract labor, meals, travel, and lodging
- Vehicle mileage or actual vehicle expenses
- Utilities, internet, equipment, and tools purchased in 2025
- Home office expenses (if applicable)
- Business loan interest and self-employed health insurance

- Federal estimated tax payments

Rental Income & Expenses – Schedule E

- Property address, purchase date, and ownership percentage
- Residential or commercial use; short-term rental indicator
- Total rents received and platform statements (1099-K if applicable)
- Advertising, cleaning, maintenance, and management fees
- Insurance, property taxes, utilities, HOA fees
- Repairs, supplies, mortgage interest, and other rental expenses
- Capital improvements and prior-year depreciation schedules
- Days rented versus days of personal use

Special Compliance Questions

- Foreign bank accounts or signature authority
- Foreign income, trusts, or inheritances
- Cryptocurrency or digital asset transactions
- Form 1099-K received
- Household employees
- Gifts over annual exclusion limits
- Sale of real estate, metals, or collectibles
- IRS or state tax notices received

Final Review & Authorization

- All documents uploaded
- Questions noted for your advisor
- E-file authorization signed