

Hunter-Gatherer Tax Document Checklist

Make taxes easy and boring: find (hunt) your docs, then file (gather) them into one simple system.

For simple personal returns: W-2 + common forms (bank/brokerage/loans/kids/home/Marketplace/side hustle).

Tax year	Your name	Prepared on
20____	_____	____ / ____ / 20____

Before you start:

- My situation is simple (no K-1s, no multiple rentals, no S-corp, no complicated business books).
- I'm collecting documents first. I am NOT trying to "do taxes" yet.
- If I'm unsure what a document is, I'll download it anyway and sort later.

HUNTER: Find your tax documents (fast)

You're collecting ingredients. The goal is to grab the forms from the few places they actually live, then dump everything into one Inbox folder.

The 3-step hunt (in this order)

Step 1 — Search your email (2 minutes)

- Search your email for these terms (one at a time): W-2, 1099, 1098, "tax form", "tax document", "statement available".
- Download anything that looks official (PDFs, secure messages, annual statements).
- Drop EVERYTHING into your Tax Inbox (you'll file it later).

Step 2 — Check your "Big 5" portals (this finds most forms)

- Payroll portal (job): W-2
- Bank portal (checking/savings): 1099-INT (and sometimes 1099-DIV from bank-held funds)
- Brokerage / retirement portal: consolidated 1099 (DIV/INT/B/OID), 1099-R (distributions), 5498 (contributions - often informational)
- Student loan servicer: 1098-E
- School portal (tuition): 1098-T

Step 3 — Only if it applies: check these "life event" portals

- Marketplace health insurance: 1095-A

- Social Security: SSA-1099
- Mortgage servicer: Form 1098 (mortgage interest) + year-end escrow summary (often shows property tax paid)
- County/city tax site (or escrow/closing portal): property tax receipts / statements
- Side hustle platform(s): tax forms + annual summaries (1099-NEC / 1099-K / 1099-MISC if issued)
- Unemployment / state tax agency portal (if applicable): 1099-G
- HSA/FSA administrator (if applicable): 1099-SA (distributions), 5498-SA (contributions)
- Crypto exchange(s) (if applicable): tax forms and/or transaction history

If something seems missing

- If you're waiting on a form, don't file yet — most forms arrive in January/February.
- If you lost a form, check the portal first (most allow re-download).
- Optional backup: pull an IRS "Wage & Income Transcript" (usually most complete after early April) to see what forms were reported to the IRS.

What to look for (simple cheat sheet)

Check the boxes that apply to your year. If you don't have it, skip it.

Income (jobs, unemployment, retirement)

- W-2 (job)
- 1099-NEC / 1099-MISC (freelance/contract income, prizes, etc.)
- 1099-K (payment platforms, marketplaces - if issued)
- 1099-R (retirement distributions: 401(k)/IRA/pension)
- SSA-1099 (Social Security benefits)
- 1099-G (unemployment compensation and/or state tax refund)
- Schedule K-1 (only if you had partnerships/S-corps/trusts/estates - if yes, this checklist may be too simple)

Banking & investing

- 1099-INT (interest)
- 1099-DIV (dividends)
- 1099-B (stock/ETF sales) or a consolidated 1099 package
- 1099-OID (original issue discount) - usually inside consolidated 1099
- Year-end statements for accounts (helpful for cross-checking)
- Crypto tax form(s) and/or transaction history (if you bought/sold/received crypto)

Education & student loans

- 1098-E (student loan interest)
- 1098-T (tuition statement)
- Scholarship/grant statements (if they don't show on 1098-T cleanly)
- 529 plan distributions: 1099-Q (if you took money out)

Kids & childcare

- Childcare provider statement: total paid + provider name/address + tax ID (EIN/SSN)
- Form 1099-K/annual statement from childcare payment app (if used)
- Dependent info for each child (full name + SSN + date of birth)

- Advance Child Tax Credit letter(s) (only if applicable to the year)

Home & property

- Form 1098 (mortgage interest)
- Property tax proof (receipt/statement/escrow summary)
- Closing disclosure / settlement statement (if you bought/refinanced)
- Form 1098 (mortgage insurance premiums) if shown/issued
- Home sale: Form 1099-S and your closing statement (if you sold)

Health insurance & medical accounts

- Form 1095-A (Marketplace insurance) + any marketplace “reconciliation” notices
- HSA: Form 5498-SA (contributions) and Form 1099-SA (distributions)
- FSA/HRA reimbursement summaries (if you need them for your records)
- Medical expense receipts (only if you itemize; most people don’t)

Other common “oh yeah” items

- Charity receipts (cash and non-cash donations) if itemizing
- Estimated tax payment confirmations (IRS and state) if you made them
- Extension payment confirmation (if you filed an extension)
- Last year’s tax return PDF (useful for carryovers and bank routing numbers)
- IRS Identity Protection PIN letter (if you have an IP PIN)
- Any IRS/state notice letters you received (and proof you responded/paid)

GATHERER: File your docs so you never scramble again

Goal: one folder per year, with an Inbox for “dump now, sort later.”

Folder system (copy/paste)

```
Taxes
├── 2025
│   ├── 00 TAX INBOX (DROP HERE)
│   ├── 01 Income
│   ├── 02 Banking & Investments
│   ├── 03 Deductions & Credits
│   ├── 04 Home & Property
│   └── 05 Side Hustle (Optional)
```

- └─ 06 Filed Return & IRS-State Letters
- └─ 99 Other - Weird Tax Stuff

Workflow (boring on purpose)

- Download a document → drop it into 00 TAX INBOX.
- Once a month (or once in January) → drag files into the correct folder.
- If you have a spouse/partner: agree on ONE shared folder system (don't split across devices).

File naming rule (so search works)

Use this format: Form - Company - Year.pdf

- W-2 - EmployerName - 2025.pdf
- 1099-INT - Chase - 2025.pdf
- Consolidated 1099 - Fidelity - 2025.pdf
- 1098-E - Nelnet - 2025.pdf
- 1095-A - Marketplace - 2025.pdf
- IRS Letter - CP_____ - 2025-03-10.pdf

Where to file what (quick map)

- 01 Income: W-2, 1099-NEC/MISC/K, 1099-R, SSA-1099, 1099-G, 1099-C, 1099-S
- 02 Banking & Investments: 1099-INT/DIV/B/OID, consolidated 1099, account statements
- 03 Deductions & Credits: 1098-E, 1098-T, HSA forms, childcare statement, charity receipts, 1095-A, 1099-Q
- 04 Home & Property: 1098 mortgage, property tax proof, closing statements
- 05 Side Hustle: platform reports + receipts + mileage log + 1099s
- 06 Filed Return & IRS-State Letters: filed return PDF + e-file acceptance + notices + payment/extension proof
- 99 Other: anything confusing

Document retention (quick rule)

- Keep most tax records at least 3 years (common audit window).
- Keep records 6 years if you might have underreported income significantly.
- Keep records 7 years for loss claims (e.g., worthless securities or bad debts).
- Keep key "forever-ish" stuff: closing statements, basis records, and anything that proves

ownership/cost of property.

Security / backup checklist

- Store a copy in a cloud drive (Google Drive/Dropbox/iCloud) OR an encrypted external drive.
- Turn on 2-factor authentication for the account that holds your tax folder.
- Don't email tax documents unencrypted (use a secure portal when possible).