

Start here

Gather your 2026 records for an individual federal income tax return, generally filed in 2027. Use these worksheets with your chosen tax software or bring them, together with supporting documents, to a tax preparer.

How to use this organizer

1. Complete only the sections that apply. A blank answer is different from zero; enter 0 when appropriate and identify missing records.
2. Use final tax statements and corrected forms. Attach summaries when that saves copying, and keep records organized by person, account, business or property.
3. Mark any provisional amount as an estimate. Replace it with supported information before filing; this organizer does not establish a deduction or calculate your tax.
4. Duplicate worksheet pages or attach additional sheets for more dependents, accounts, businesses or properties. Identify the person or activity on each extra sheet. If text will not fit visibly in a field, use an extra sheet.
5. Use current tax software or final IRS instructions to determine eligibility and reporting. A preparer may request its own questionnaire or additional records.

Protect your information

Download the PDF before completing it electronically. Save, close and reopen your copy to confirm that entries remain. You may also print it and write by hand. Some PDF viewers handle fillable fields differently; a dedicated PDF reader may work better.

Page 3 is an optional sensitive-information sheet. Complete it only when needed and keep it separately if possible. Never include account passwords. Share completed worksheets and documents only through a secure method agreed with your chosen preparer; do not send SSNs, IP PINs or bank details through an ordinary contact form or unencrypted email.

Find the section you need

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This is an independent record-gathering resource, not an IRS form, a filed return or a professional engagement. It focuses on individual returns, including relevant business, rental and K-1 information; it is not an organizer for separate entity, estate or trust returns.

PRELIMINARY VERSION - for record gathering and early planning

Prepared using enacted law and published IRS guidance available October 7, 2026. Final 2026 filing instructions and later corrections may require revisions. This is not the final filing-season version. Check for an updated organizer before preparing or filing your 2026 return. Estimates and this worksheet do not establish eligibility for a deduction or credit.

1. Household and dependents

Use names as shown on tax records. Keep SSNs and IP PINs on the optional secure sheet, not here.

Taxpayer legal name	Spouse legal name, if applicable
Taxpayer date of birth / occupation	Spouse date of birth / occupation
Current mailing address, county and state	
Phone or email (optional)	Marital status on December 31, 2026

Check one response per row. Use Notes for explanations.

	Yes	No	Unsure / N/A
Did you marry, divorce, separate or experience the death of a spouse in 2026?	☐	☐	☐
Could someone else claim you or your spouse as a dependent?	☐	☐	☐
Were you or your spouse blind or an active-duty service member?	☐	☐	☐

People you may claim as dependents			
Name / relationship	Birth date	Nights in your home	Student / income / notes

Record actual nights and explain temporary absences, shared custody and births. Include support provided by you, the dependent and others; school attendance; disability; citizenship/residency; and any joint return filed by the dependent.

Dependency, household support, custody, Form 8332 or life-change details

2. Optional sensitive-information sheet

Keep this page secure. You may supply these details directly to your chosen software or preparer instead of completing this sheet.

Person / role	SSN, ITIN or ATIN	Current IP PIN, if issued

Use the current calendar-year IP PIN, including when filing an earlier tax year. Identity and SSN requirements vary by credit or deduction; keep issuance or renewal records if relevant.

Identity records, only if requested

Identification document / issuing state / expiration (do not attach here unless needed)

Prior-year AGI or electronic filing information, if required

Optional refund or payment information

Verify account details directly with your financial institution. This worksheet does not authorize a withdrawal or replace software or preparer authorization steps.

Account holder / bank name

Routing number

Account type: checking or savings

Account number

Refund allocation or payment preference (confirm separately before filing)

No software logins, passwords or payment-card details belong in this organizer.

3. Document checklist

Check items gathered. Do not assume income is excluded because no tax form was issued. Keep personal transfers and duplicate payment reports separate from taxable receipts.

- ☐ Prior-year federal and state returns, including carryover schedules
- ☐ W-2 / W-2c wages; W-2G gambling; year-end pay and tip/overtime records
- ☐ 1099-INT / 1099-DIV; complete brokerage packages and corrected statements
- ☐ 1099-B / 1099-DA; purchase-cost and digital-asset transaction records
- ☐ 1099-R / SSA-1099 / RRB-1099; retirement and rollover records
- ☐ 1099-G / 1099-NEC / 1099-MISC / 1099-K; income not shown on forms
- ☐ Schedules K-1 and all supplemental statements; basis and loss schedules
- ☐ 1098 mortgage; property-tax bills; purchase, refinance and sale records
- ☐ 1098-T / 1098-E / 1099-Q; education receipts and scholarship records
- ☐ 1095-A Marketplace coverage; 1099-SA / 5498-SA and HSA records
- ☐ Charity receipts, acknowledgments, appraisals and donation details
- ☐ Child/dependent care and adoption records; employer benefit statements
- ☐ Business/farm income, expense, inventory, payroll and asset summaries
- ☐ Rental income, expenses, use-day records and depreciation schedules
- ☐ Vehicle logs, home-office measurements and supporting expense records
- ☐ Eligible vehicle-loan statements, VIN and purchase documents
- ☐ Prior energy-credit carryovers / earlier vehicle acquisitions / charging-property records
- ☐ Federal/state estimated, extension and other payment confirmations
- ☐ IRS/state notices; foreign income, assets and unusual-transaction records

Missing, corrected or expected documents / planned follow-up

4. Wages and other income

List each source and identify whose income it is. Attach the actual forms. Keep gross receipts, withholding and expenses separate.

Taxpayer / spouse	Employer or payer	Income type / form	Gross amount

Check one response per row. Use Notes for explanations.

	Yes	No	Unsure / N/A
Did you have wages, tips or household-worker pay not shown on a W-2?	☐	☐	☐
Did you receive unemployment benefits or a state/local tax refund?	☐	☐	☐
Did you receive canceled-debt, legal settlement, prize or award payments?	☐	☐	☐
Did you receive alimony, scholarship, jury-duty or other income needing review?	☐	☐	☐
Did you have gambling winnings or losses, including transactions without a W-2G?	☐	☐	☐

Gambling records

Total winnings / supporting records

Losses / diary, tickets and statements

Keep gross winnings and losses separate. The 2026 loss limit may leave taxable income even when you break even.

Other income, pay corrections, debt-cancellation facts or missing forms

5. Retirement and retirement contributions

Keep taxpayer and spouse details separate. Bring prior Forms 8606, plan statements and any inherited-account records.

Person / payer or account	Distribution / contribution type	Gross amount	Withholding

Check one response per row. Use Notes for explanations.

	Yes	No	Unsure / N/A
Did you withdraw from an IRA, pension, annuity or employer retirement plan?	☐	☐	☐
Did you roll over funds, convert to Roth or make a qualified charitable distribution?	☐	☐	☐
Did you inherit a retirement account or have a required minimum distribution?	☐	☐	☐
Do you have after-tax IRA basis or prior nondeductible contributions?	☐	☐	☐
Did you make, recharacterize, remove or correct a retirement contribution?	☐	☐	☐
Were you or your spouse covered by a retirement plan at work?	☐	☐	☐

Contribution and distribution details

Contribution tax year / payment dates / amounts	Traditional, Roth, SEP, SIMPLE or employer plan

Rollover timing, beneficiary details, RMD completion, basis or excess contributions

Include accounts held at other institutions. Annual limits, compensation, income, age and plan rules affect eligibility; a reference limit alone does not establish a deductible amount.

6. Additional 2026 deductions

These questions gather records for Schedule 1-A. Provide actual facts; qualified tips and overtime deductions do not make all such pay exempt from all taxes.

Tips and qualified overtime

Check one response per row. Use Notes for explanations.

Yes

No

Unsure / N/A

Did the taxpayer or spouse receive tips or overtime compensation during 2026?	☐	☐	☐
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Person / employer or business	Occupation / pay type	Amount / record source

Tips: keep logs and occupation codes; separate voluntary tips from mandatory service charges. Overtime: retain regular-pay and FLSA overtime-premium records. Gather 2026 W-2 / 1099 reporting; see page 21. Not all extra pay qualifies.

Personal vehicle-loan interest

Check one response per row. Use Notes for explanations.

Yes

No

Unsure / N/A

Did you pay interest in 2026 on a loan for a new personal-use vehicle bought after 2024?	☐	☐	☐
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Vehicle VIN / make / model	Purchase date / new or used / personal use
Lender / loan date / refinancing details	2026 interest paid / final assembly location

Bring the purchase agreement, loan/interest statements, VIN and U.S. final-assembly evidence. Include qualifying 2025 purchases still financed in 2026; used vehicles and leases do not qualify.

Enhanced senior deduction

Use the taxpayer and spouse birth dates on page 2 to identify anyone age 65 or older in 2026.

For 2026, the age test is birth before January 2, 1962. This deduction is separate from the additional standard deduction for age/blindness. Filing status, SSN and income requirements apply.

7. Investments and digital assets

Attach complete broker reports, corrected forms and acquisition records. Report transactions even when no form was issued.

Person / institution or wallet	2026 activity / form	Cost-basis or other records

Check one response per row. Use Notes for explanations.

	Yes	No	Unsure / N/A
Did you sell investments, exercise options or have wash sales/corporate actions?	☐	☐	☐
Did you receive, sell, exchange, spend or otherwise dispose of digital assets?	☐	☐	☐
Did you receive digital assets from work, staking, mining, rewards or an airdrop?	☐	☐	☐
Did you transfer digital assets between your own accounts, receive gifts or inherit assets?	☐	☐	☐
Did any sale involve missing basis, an installment sale or a private investment?	☐	☐	☐

Bring Form 1099-DA if received, plus transaction exports showing dates, units, proceeds, fees and acquisition costs. Record transfers between your own wallets separately so they are not mistaken for sales. Explain assets acquired by gift or inheritance.

Basis, wash-sale adjustments, options, private investments or transaction questions

Foreign accounts and assets: complete page 16. Partnership and other K-1 investments: also complete page 14.

8. Home, property and deductions

List amounts paid in 2026 and reimbursements separately. Gather these records even if you are unsure whether you will itemize.

Item	Amount paid	Reimbursement / record
Mortgage interest / points		
Real estate taxes		
Personal property taxes based on value		
State/local income taxes or sales-tax records		
Medical and dental expenses		
Cash charitable contributions		
Noncash charitable contributions		
Investment interest / other potential deductions		

Check one response per row. Use Notes for explanations.

	Yes	No	Unsure / N/A
Did you buy, sell, refinance or substantially improve a home in 2026?	☐	☐	☐
Any energy-credit carryovers or charging-property records?	☐	☐	☐
Did you experience a casualty, theft or disaster loss?	☐	☐	☐

Keep home basis, improvements and sale costs. Gather charity records even if you will not itemize. Record mortgage-insurance premiums and educator expenses on page 22. Retain disaster declarations. Energy-credit dates and carryovers need separate review; see page 21.

Property transaction / energy-credit / disaster details and prior credit carryovers

9. Education, dependents and care

Complete for each student or qualifying person. Keep benefits and reimbursements separate from expenses paid.

Student / school	Tuition, books and other expenses	Scholarships / 529 distributions

Check one response per row. Use Notes for explanations.

	Yes	No	Unsure / N/A
Did anyone pay tuition or student-loan interest, or receive a 1098-T or 1098-E?	☐	☐	☐
Did you receive scholarships, employer education benefits or 529 distributions?	☐	☐	☐
Were education credits claimed for the student in an earlier year?	☐	☐	☐
Did you pay for child/dependent care so you could work or look for work?	☐	☐	☐
Did you pay adoption expenses or receive employer adoption benefits?	☐	☐	☐

Care-provider and expense records

Person receiving care	Provider / address (TIN separately)	Amount / employer benefit

Keep care-provider TINs secure; include work/student status, care dates, employer benefits and adoption records. For education, keep the school EIN, enrollment and funding details; SSN requirements changed for 2026. Do not use an expense twice.

Student-loan interest / borrower / form

Prior education-credit years / student

Education, support, custody, adoption or care details

10. Health coverage and HSAs

Record coverage and contribution dates for each person. Bring all Marketplace statements, including corrected Forms 1095-A.

Person / plan	Coverage dates / changes	Form / record available

Check one response per row. Use Notes for explanations.

	Yes	No	Unsure / N/A
Was anyone covered by a Marketplace policy with advance premium tax credits?	☐	☐	☐
Did household size, income, address or Marketplace coverage change?	☐	☐	☐
Did you have an HSA or Archer MSA, contribute to one or take distributions?	☐	☐	☐
Did Medicare or other coverage begin, end or change during 2026?	☐	☐	☐
Were HSA contributions corrected, or did a distribution include nonmedical costs?	☐	☐	☐

HSA records - separate payroll and direct contributions

Taxpayer: contributions / distributions

Spouse: contributions / distributions

Coverage type / eligible months / Medicare dates

Direct contribution dates / tax year designated

Keep W-2, 1099-SA, 5498-SA, coverage and reimbursement records. Include employer HSA contributions. Record bronze/catastrophic coverage and direct primary care fees on page 22. Marketplace repayment rules changed; see page 21.

Marketplace reconciliation, coverage eligibility or medical reimbursement questions

11. Business, freelance and farm overview

Complete a separate copy of pages 12-13 for each activity. Provide records for cash, checks, apps and other receipts, including income without a 1099.

Owner / business or DBA name	Activity / business address / EIN if needed
Start / closing date / entity type	Bookkeeping method / records supplied

Check one response per row. Use Notes for explanations.

	Yes	No	Unsure / N/A
Did you begin, close, buy or sell a business or change its ownership?	☐	☐	☐
Did you receive 1099-NEC, 1099-MISC or 1099-K statements?	☐	☐	☐
Did you pay workers, contractors or household-related business employees?	☐	☐	☐
Did you hold inventory, buy assets or incur startup/research expenditures?	☐	☐	☐
Did you have health-insurance or retirement-plan costs tied to self-employment?	☐	☐	☐
Did the activity include farming, foreign operations or unusual transactions?	☐	☐	☐

Records to gather

Income and expense reports; processor/platform statements; bank and cash records; inventory counts and costs; payroll and contractor records; asset and depreciation schedules; vehicle logs; home-office expenses; insurance; retirement contributions; and prior loss or credit schedules.

Reconcile payment forms with your books. Identify duplicated gross receipts, refunds, fees, sales tax, personal transfers and sales of personal items rather than counting every statement as additional revenue.

Business activity, accounting changes, research costs or information-return questions

12. Business income and expense worksheet

Activity / owner: complete the identifier below. Use supported totals or attach a profit-and-loss report. Keep assets and personal portions separate.

Business / owner / records attached

Income / expense item	Amount	Expense item	Amount
Gross receipts / sales		Advertising / marketing	
Returns / refunds		Commissions / processor fees	
Cost of goods sold (attach detail)		Contract labor	
Supplies / materials		Wages / payroll taxes	
Rent / leases		Insurance	
Utilities		Interest	
Repairs / maintenance		Professional / legal fees	
Software / subscriptions		Office expenses	
Travel (excluding meals)		Meals (list separately)	
Taxes / licenses		Vehicle expenses / reimbursements	
Other (attach detail)		Other (attach detail)	

Attach inventory detail: beginning inventory, purchases, labor/materials and ending inventory. Keep assets and depreciation separate from ordinary expenses.

Separate items for review

Self-employed health insurance / covered people

SEP, SIMPLE or solo 401(k) contributions / dates

Assets, depreciation, startup/research costs, farm detail, mixed-use costs and other items

Keep travel and meal dates, business purpose and receipts. Farms may need crop/livestock, subsidy, insurance and asset schedules. Recordkeeping does not establish deductibility.

13. Rentals, royalties and K-1 activities

Complete a copy for each property or activity. Attach all K-1 supplements and prior depreciation, basis, at-risk and suspended-loss schedules.

Property / activity / owner / ownership percentage	Address / type / manager or platform
Rental days / personal-use days / available date	Income / deposits retained / royalties / form

Expense category	Amount	Records / allocation notes
Advertising / management fees		
Cleaning / maintenance / repairs		
Insurance / taxes		
Mortgage and other interest		
Utilities / supplies		
Professional fees / other expenses		
Assets / improvements (list separately)		

Check one response per row. Use Notes for explanations.

	Yes	No	Unsure / N/A
Was property bought, sold, converted, damaged or exchanged during 2026?	☐	☐	☐
Did you participate in a rental, farm, partnership or S corporation activity?	☐	☐	☐
Did you contribute capital, receive distributions or have loans/basis changes?	☐	☐	☐

Participation hours, personal use, basis, losses, farm detail or K-1 follow-up

14. Vehicles, home office and assets

Keep dated logs, receipts and measurements. Separate Jan.-June and July-Dec. mileage because rates changed July 1. Use page 22 for the split. Record actual use and identify missing support.

Business vehicle records

Vehicle / activity	Total miles	Business miles	Commuting / personal

Placed-in-service / purchase / sale dates

Actual expenses / reimbursements / prior method

Check one response per row. Use Notes for explanations.

	Yes	No	Unsure / N/A
Did vehicle ownership, business use or reimbursement change? Keep dated mileage logs.	☐	☐	☐
Did you use an area of your home regularly and exclusively for business?	☐	☐	☐

Home office

Activity / office area / total home area

Use dates / rent or ownership / records

Keep rent, interest, taxes, utilities, insurance and repair records, with direct office costs separate. Explain shared or mixed use and any special home-office situation.

Asset purchases and disposals

Asset / activity	Acquired / in service / sold	Cost / business use / proceeds

Prior depreciation, improvements, vehicle or home-office follow-up

15. Special situations and state information

These items may require additional forms or specialist review. Describe the facts; do not assume ordinary individual tax software covers every situation.

Check one response per row. Use Notes for explanations.

	Yes	No	Unsure / N/A
Did you have foreign income, accounts, assets or signature authority?	☐	☐	☐
Did you receive a foreign gift, inheritance or distribution from a foreign trust?	☐	☐	☐
Did you make gifts, transfer ownership or add another owner to property?	☐	☐	☐
Did you employ a household worker or pay an in-home caregiver?	☐	☐	☐
Did you have a death, bankruptcy, disaster or major legal settlement?	☐	☐	☐
Did you have a farm-land sale, installment sale or like-kind exchange?	☐	☐	☐
Did you have nonresident/dual-status issues or military / intelligence-community moving expenses?	☐	☐	☐
Did you receive tax notices or amend a prior return?	☐	☐	☐

State residence and income allocation

State / country	Residence dates / work locations	Income / withholding / records

Foreign items: retain account identifiers, ownership/signature roles, year-end and maximum balances, currency and income records. Foreign reporting may be required even without taxable income. State rules can differ from federal rules.

Special-situation facts, amounts, dates and supporting documents

16. Tax payments and carryovers

Enter actual payment dates and tax years. Keep federal and each state separate. Confirm payments against records rather than relying on a planned payment.

Payment type	Date paid	Federal amount	State / amount / tax year
Estimated payment 1			
Estimated payment 2			
Estimated payment 3			
Estimated payment 4			
Extension payment			
Prior refund applied to 2026			
Other payment / notice adjustment			

Carryovers and prior-year schedules

Check one response per row. Use Notes for explanations.

	Yes	No	Unsure / N/A
Do you have capital losses, passive losses or a net operating loss carried forward?	☐	☐	☐
Do you have credit, charity, investment-interest or other carryforwards?	☐	☐	☐
Were prior returns amended, or are prior figures/payments being corrected?	☐	☐	☐

Carryover type / year / amount / supporting schedule

Prior-year federal/state returns available?

2026 extension / notices / payments to reconcile

Payment or carryover questions / refund allocation to discuss

17. Final review and questions

Use this checklist before entering the return into software or sharing records with a chosen preparer.

- ☐ All applicable sections are completed; zeros and missing items are identified
- ☐ Taxpayer, spouse and dependent information is supported and current
- ☐ Final/corrected W-2, 1099, K-1 and other statements are included
- ☐ Income not reported on forms is included; duplicate reporting is identified
- ☐ Investment and digital-asset basis records are available
- ☐ Deduction and credit records show dates, amounts and reimbursements
- ☐ Business/rental totals, asset schedules and use allocations are supported
- ☐ Estimated/extension payments and prior-year carryovers are reconciled
- ☐ Unusual events, notices and questions needing review are listed
- ☐ Sensitive information will be supplied only through a secure method

Completed by / date

Taxpayer name / activity identifier for extra pages

Questions, missing information and follow-up needed

This organizer is not a signed return, authorization or engagement letter. Review the actual return, bank details and filing authorizations separately. Your chosen preparer may need further information.

18. 2026 federal reference figures

Published federal figures for record gathering, reviewed October 7, 2026. Limits alone do not establish eligibility. Confirm final instructions and later changes before filing.

Standard deduction: Single / married filing separately	\$16,100
Standard deduction: married filing jointly / qualifying surviving spouse	\$32,200
Standard deduction: head of household	\$24,150
Additional standard deduction: age 65 or blind	\$1,650 per condition; \$2,050 if unmarried and not a qualifying surviving spouse
Dependent standard deduction	Generally greater of \$1,350 or earned income + \$450, capped at the regular deduction; special age/blindness rules apply
IRA contributions	\$7,500 combined traditional/Roth; age 50+ catch-up \$1,100
401(k) / 403(b) / governmental 457 deferrals	\$24,500; general age 50+ catch-up \$8,000; eligible age 60-63 catch-up \$11,250 instead
SIMPLE contributions	General \$17,000; certain plans \$18,100. Age 50+ catch-up generally \$4,000; certain plans \$3,850; age 60-63 \$5,250 instead
SEP / defined-contribution annual additions	\$72,000 before eligible catch-ups; SEP compensation cap \$360,000; percentage and plan rules apply
HSA contributions	\$4,400 self-only / \$8,750 family; eligible age 55+ catch-up \$1,000; employer contributions count
Mileage: January 1 - June 30, 2026	Business 72.5 cents; medical / eligible moving 20.5 cents; charity 14 cents per mile
Mileage: July 1 - December 31, 2026	Business 76 cents; medical / eligible moving 23.5 cents; charity 14 cents per mile
State and local tax (SALT) deduction cap	\$40,400 (\$20,200 MFS); income phase-down starts above \$505,000 MAGI (\$252,500 MFS); floor \$10,000 (\$5,000 MFS)

Catch-up amounts shown as alternatives must not be added together. Roth catch-up requirements may affect some higher-paid participants in 2026; confirm with the plan. Moving deductions are restricted to qualifying military and intelligence-community moves. MFS means married filing separately.

Sources: Rev. Proc. 2025-32; Notice 2025-67; Rev. Proc. 2025-19; Notice 2026-10 and Announcement 2026-11; Publication 505 (2026).
Links: page 20.

19. Official resources and version status

Use the tax year on each document, not its publication date. Tax year 2026 generally means a return filed in 2027. Some linked pages currently show 2025 filing instructions.

2026 planning guidance - Publication 505

<https://www.irs.gov/publications/p505>

Final Form 1040 / 1040-SR instructions - check the tax year

<https://www.irs.gov/instructions/i1040gi>

Form 1040 and Schedule 1-A - confirm the final 2026 revision

<https://www.irs.gov/forms-pubs/about-form-1040>

2026 annual inflation adjustments - Rev. Proc. 2025-32

https://www.irs.gov/irb/2025-45_IRB

2026 retirement limits - Notice 2025-67

https://www.irs.gov/irb/2025-49_IRB

2026 HSA limits - Rev. Proc. 2025-19

<https://www.irs.gov/pub/irs-drop/rp-25-19.pdf>

HSA eligibility changes - Notice 2026-5

https://www.irs.gov/irb/2026-02_IRB

Mileage rates and July 1 change - Announcement 2026-11

https://www.irs.gov/irb/2026-29_irb

Annual mileage table / original 2026 rates

<https://www.irs.gov/tax-professionals/standard-mileage-rates>

Enacted-law changes and linked IRS guidance

<https://www.irs.gov/newsroom/working-families-tax-cuts>

Marketplace premium tax credit - eligibility and reconciliation

<https://www.irs.gov/affordable-care-act/individuals-and-families/questions-and-answers-on-the-premium-tax-credit>

Children's Trump Accounts and Form 4547

<https://www.irs.gov/trumpaccounts>

Digital assets - transaction and reporting guidance

<https://www.irs.gov/filing/digital-assets>

Prior-year final IRS forms and instructions

<https://www.irs.gov/prior-year-forms-and-instructions>

Before the final filing-season version

This preliminary organizer reflects published guidance reviewed October 7, 2026. It still needs a final review against 2026 Form 1040, Schedule 1-A and Schedule A instructions, relevant forms and any later corrections. IRS draft instructions are not final authority. Check for a newer version before filing; this organizer does not calculate tax or replace a complete eligibility review.

Independent resource; not issued, endorsed or approved by the IRS, a software provider or a CPA firm. Federal and state rules may differ. Complete only applicable sections and use a secure method to share completed records.

20. What changes for 2026

Use this guide to identify records to gather. These are selected changes, not a complete tax-law summary. Confirm eligibility, income limits and final filing instructions before claiming a benefit.

Tips, overtime, vehicle-loan interest and seniors

Keep the page 7 records. Qualified tips generally use W-2 code TP and an occupation code; qualified overtime uses code TT. Gather lender interest statements. A qualifying vehicle bought in 2025 may still generate deductible interest in 2026. The senior age test is birth before January 2, 1962; this is separate from the age/blindness standard deduction.

Charity and itemized deductions

Eligible non-itemizers may deduct up to \$1,000 of qualifying cash gifts (\$2,000 joint); noncash gifts and donor-advised funds do not qualify. Itemizers have a 0.5%-of-AGI charitable floor. Keep receipts and carryovers. Also retain mortgage-insurance premiums and eligible educator costs; overall itemized limits may apply.

Gambling

The deductible loss ceiling is generally the smaller of 90% of losses or winnings. Keep dated gross winnings and losses; do not enter only a net result.

Child/dependent care, adoption and education

Gather all care expenses and employer benefits. The maximum care-credit rate is 50%; the expense ceilings remain \$3,000 / \$6,000. Employer dependent-care exclusion limits rise to \$7,500 (\$3,750 MFS). Education-credit SSN rules changed; keep school EIN and identity records securely.

Marketplace insurance and HSAs

Retain every 1095-A and income/coverage change. Premium credits generally end above 400% of the poverty line; excess advance credits have no repayment cap. HSA eligibility expands for qualifying bronze/catastrophic plans and certain direct primary care arrangements; other eligibility rules still apply.

Energy, vehicles and charging equipment

Do not assume new 2026 purchases qualify for expired home-energy or clean-vehicle credits. Keep prior carryovers and acquisition/service dates. Alternative-fuel refueling property must meet the June 30, 2026 deadline and other requirements; preserve location and installation records.

Businesses, farms, disasters and children's accounts

Keep asset/service dates, research-cost records and prior QBI/loss schedules. Eligible state-declared disasters can matter. Record any Trump Account election, contributions or employer funding; Form 4547 and age/SSN requirements require review. See page 22.

Sources: official links on page 20. Use page 22 for extra 2026 details; attach additional sheets when needed.

21. Extra 2026 records and worksheets

Complete only what applies. Attach detailed records rather than squeezing them into a field. No passwords, SSNs or bank details belong on this page.

Split mileage - use one copy for each vehicle / person / activity

Vehicle / person / activity

Period	Business miles	Medical / eligible moving	Charity miles
Jan. 1 - June 30			
July 1 - Dec. 31			

Keep total annual, commuting and personal miles on page 15. Separate medical from moving miles in your supporting log; moving expenses have restricted eligibility. Keep dated entries and reimbursements.

Additional deduction records

Mortgage-insurance premiums / lender / loan date / reimbursements

Educator expenses / taxpayer / role / school / unreimbursed costs

Coverage, children's accounts and follow-up

Bronze/catastrophic plan or direct primary care: person / dates / monthly fees

Trump Account: child name / birth date / election status / funding / questions

Keep identification records on page 3 or provide them securely. Avoid double-counting reimbursed costs or using the same expense for multiple benefits. Use page 18 for other questions.