2027 Tax Document Checklist

A simple list of the forms and records many US households gather before filing their 2027 return (filed in 2028). Not every item applies to you. Check off what you have, skip what you don't need, and keep everything in one folder.

1. Mark what applies
Cross out anything that doesn't fit your household this year.

2. Check it off as it arrives
Many forms come by mail, by email, or in an online account.

3. Hand it all over at once
Bring the whole folder to your tax software or tax preparer.

Household: _____ **Folder location:** _____

1 Income forms

	Form	What it is / who sends it	Typically arrives	Notes
☐	**W-2**	Wages and tax withheld From each employer (one per job, per earner)	By late January	
☐	**1099-NEC**	Freelance or contract income From clients who paid you as a non-employee	By late January	
☐	**1099-MISC**	Other income, such as rents, royalties, or prizes From the payer	Late January to mid-February	
☐	**1099-INT**	Interest income From banks, credit unions, and savings accounts	Late January to mid-February	
☐	**1099-DIV**	Dividends and fund distributions From brokerage and investment accounts	Late January to mid-February Often part of one combined brokerage statement	
☐	**1099-B**	Sales of stocks, funds, and other investments From your brokerage	Mid-February Corrected forms can come later	
☐	**1099-K**	Payments received through card processors, payment apps, or online marketplaces From the payment platform	By late January	
☐	**1099-G**	Unemployment benefits or a state/local tax refund From your state or the paying agency	By late January Often available in your state online account	
☐	**1099-R**	Distributions from retirement plans, IRAs, pensions, or annuities From the plan or account provider	By late January	
☐	**1099-SA**	Withdrawals from an HSA or medical savings account From your HSA provider	By late January	

2 Home, education & health coverage

	Form	What it is / who sends it	Typically arrives	Notes
☐	**1098**	Mortgage interest paid (may also show property tax paid through escrow) From your mortgage servicer	By late January	
☐	**1098-T**	Tuition statement From the college or school	By late January Often in the student portal	

	Form	What it is / who sends it	Typically arrives	Notes
☐	**1098-E**	Student loan interest paid From your loan servicer	**By late January** Often in your online account	
☐	**1095-A**	Health Insurance Marketplace coverage From the Marketplace, if you had a Marketplace plan	**By late January**	
☐	**1095-B / 1095-C**	Proof of health coverage From your insurer (B) or a large employer (C)	**Early in the year** Some send it only on request	
☐	**5498-SA**	HSA contributions for the year From your HSA provider	**Around late May** Usually after filing season; you can use your own records	

3 Your own records & receipts

	Item	What to gather	Typically arrives	Notes
☐	**Childcare provider info**	Each provider's name, address, and tax ID (EIN or SSN), plus total paid Ask your daycare, camp, or sitter	**On request** Many providers send a year-end statement in January	
☐	**Donation receipts**	Written acknowledgments for gifts to charities, plus your own records of smaller gifts From each charity	**Often January** Some arrive at the time of the gift	
☐	**Property tax records**	Bills and proof of payment for real estate (and any vehicle) taxes From your county or city, or your 1098 if paid through escrow	**Your records**	
☐	**Estimated tax payments**	Dates and amounts of every federal and state estimated payment made for 2027	**Your records** Check bank statements or IRS/state online accounts	
☐	**Last year's return**	A copy of your 2026 federal and state returns Useful for carryovers and identity checks	**Your records**	
☐	**IDs for everyone**	Social Security numbers or ITINs and birthdates for you, your spouse, and dependents; photo ID	**Your records**	
☐	**Bank info for direct deposit**	Routing and account number for your refund or payment	**Your records**	

4 Other forms for our household

Want this to fill itself in all year?

The PorchPenny 2027 Biweekly Family Budget + Tax-Ready Spreadsheet tracks this checklist and totals your tax-tagged spending by quarter. It works in Google Sheets and Excel, with no bank linking and no subscription.

porchpenny.com

Not tax, legal, or financial advice. This checklist is a general organizing tool. It may not include everything you need, and not every item applies to every household. Arrival timing is typical, not guaranteed: forms may come by mail, email, or an online account, and some arrive later or are corrected. Tax rules and forms change, so confirm details at irs.gov and consult a qualified tax professional about your situation. © 2026 PorchPenny.