What to bring to your intake appointment

To successfully prepare your taxes we will need access to several types of personal identification and tax documents. Please review this list and gather your relevant documents prior to your appointment.

We hope to complete your return in a single visit. In some cases, we may require extra time to make sure we complete an accurate return for you (for example, more complex returns involving extensive itemized deductions, complex investments, or some house sales; when there are questions we want to research or missing documents; or prior year or part-year resident returns). In those cases, we will collect your information and documents then arrange for you to review and sign your return later.

We realize that all this information may not apply to you, but please read it all. Don't be intimidated, we just want to make sure you and we have all the information needed to complete your tax returns successfully and accurately.

Did you receive a form that you think may be related to your taxes, but you aren't sure? Bring it along just in case.

For **joint returns, both taxpayers must be present** at the appointment.

Proof of Identification, Birth Dates, and Social Security Cards
We will need birthdates for everyone on the return and to see and possibly copy

- a valid form of government photo identification, such as a driver's license, for all taxpayers and
- social security cards (or SSA-1099 if you receive benefits) for all persons listed on the tax return, including dependents.

If you have an ITIN or Identity Protection PIN (IP PIN), you must also bring that number. Your return will be rejected by the IRS without it. Remember that you get a new IP PIN every year (you should get a letter in January).

Previous Year's Tax Return
If you filed a tax return last year, be sure to bring a copy of your return(s). If you had your return done at Lifelong last year, you have an envelope that contains the return and documents.

Bank Account & Routing Information
The fastest way to receive a tax refund is by choosing direct deposit to a checking or savings account. Be sure to bring either a blank check or the routing and account numbers for your account. Please don't just tell us to "use last year's return", we need to confirm the account itself. **Note that the IRS will no longer issue paper refund checks**. Refunds will sent to a bank account or by prepaid debit card only.

Tax Documents
Bring any tax documents you received related to your 2025 taxes. These may include:
Income

- Did you work in 2025?
  - W-2s for ALL jobs held
  - Other income statements (1099-NEC, 1099-MISC, 1099-K) and/or records of cash or other income
  - If you are self-employed, bring records of your income and expenses. We can help you only if your business expenses were less than $35,000, you did not have a loss, had no employees, no contract workers, no inventory, and do not take a home office deduction. If not, we regret that we cannot prepare your return. You may want to consider using the free self-prep filing option listed on our website.
- **NEW** Did you receive tip or overtime income in 2025? If so, please call 607-379-4045 and leave a message so we can call you before your appointment to be sure that you have the necessary documents at your appointment to take advantage of the new deductions.

- Did you receive retirement income?
    - Social security statements (SSA-1099)
    - Pension, IRA, Annuity, and other Retirement Statements (1099R). If you receive benefits from TIAA and worked in a public institution (e.g. K-12 school district, TC3, Cornell statutory college), bring your SUNY/CUNY Plan Communication Tax Form letter found in your online account.
- Did you have any bank, investment, brokerage, or mortgage accounts?
    - interest and dividend statements (1099 INT and 1099 DIV forms)
    - income or loss from sale or exchange of stocks, bonds, real estate? (1099-B, 1099-S, consolidated brokerage statement)
- Did you have any other income, for example gambling, lottery, alimony, jury duty, or royalties?
- Did you have a credit card or home mortgage debt cancelled? (1099-C)
- Did you receive interest on your 2025 tax refund? The IRS will send you a 1099 INT.
- If you have rental income (or loss), we can help you only if your only rental was your primary home or a part of it for 14 or fewer days in 2025. Otherwise, we regret that we cannot prepare your return. You may want to consider using the free self-prep filing option listed on our website.

Possible deductions or credits

- Did you pay interest on a student loan? (1098E)
- Did you pay tuition or other expenses for yourself or someone else in higher education?
    - 1098-T and itemized bills from the school
    - If any part of the money you used to pay the bills was from a 529 or other tax benefit account, we need to know that.
    - If you have a dependent child in college who also plans to file their own return, please call 607-379-4045 and leave a message so we can call you and discuss.
- If you made Qualified Charitable Distributions from an IRA, bring the letter from the finance institution outlining the payments.
- Do you expect to receive an Earned Income Tax Credit or Child Tax Credit?
- Did you pay for day care for a dependent?
    - total amount paid for daycare for each dependent and reason why daycare was needed and
    - tax ID or social security number of daycare provider
- Do you have a Health Savings Account? (1099-SA, 5498-SA). Make sure you bring a list of the expenses paid from the account.
- Did you make contributions to an IRA or other retirement account? [Form 5498 (if you have received it) or your W-2 or any other information that shows the contributions]
- If you think you may want to itemize deductions on either your federal or NYS return, bring information about medical expenses, real property taxes, mortgage expenses, charitable contributions, investment account expenses, NYS tax refunds. Note that NY allows many itemized deductions that the federal government does not.
- Do you purchase health insurance from the NY Health Plan Marketplace (NY State of Health)? (Form 1095-A)
- **NEW** Did you buy a new car (not used) in 2025 for personal use and take out a loan? We will need a statement from the financial institution that identifies how much interest you paid and the vehicle's VIN#.

Carefully fill out the **NYS form (TP-301)** included in this packet, it will help us identify other possible credits or deductions to lower your tax bill.

If you or your spouse is not a US citizen or Green Card holder, we will need to know when you first entered the country and the number of days you have been present in the US during the last three years. We will also need to know about any bank accounts, business interests, or other financial holdings in another country, including account balances.

Depending on your personal financial situation, your TCE volunteer may need access to other tax-related documents. We will let you know if additional information or documents are needed.