

YOUR COMPLIMENTARY GUIDE

# The Smarter Tax & Bookkeeping Checklist

A practical guide for individuals, families and small-business owners.



**Get organized. Avoid common mistakes.  
Be ready for tax season.**

hararybookkeeping.com | 848.667.4900  
info@hararybookkeeping.com

01

# Your tax-season document checklist

Gather these before preparing a return. Not every item applies to every household.

## INCOME DOCUMENTS

- ☐ W-2 forms from each employer; 1099-NEC and 1099-K when applicable.
- ☐ 1099-INT, 1099-DIV, 1099-B, pension/retirement statements and SSA-1099.
- ☐ Unemployment income statements and records of any other taxable income.

## POTENTIAL CREDITS AND DEDUCTIONS

- ☐ Dependent names, birth dates, Social Security numbers and childcare provider information.
- ☐ Mortgage interest, property tax, charitable contributions, education and student loan records where relevant.
- ☐ Health insurance marketplace Form 1095-A, if you received one.

## PRACTICAL INFORMATION

- ☐ Photo ID, taxpayer and spouse information, prior-year return and current banking details for direct deposit.
- ☐ IRS notices and estimated-tax payment confirmations.

## 02

## If you have a side business

Freelance, gig, consulting and sole-proprietor activity may need business income and expense reporting even if you do not have an LLC.

### TRACK INCOME

- ☐ Reconcile invoices, payment apps, card processors and bank deposits.
- ☐ Do not assume a 1099 shows every dollar received, or that every deposit is taxable revenue.

### ORGANIZE EXPENSES

- ☐ Keep support for supplies, software, contractor payments, business insurance and other ordinary, necessary costs.
- ☐ Separate personal spending from business spending; document business purpose.
- ☐ Track business vehicle use with appropriate mileage or actual-expense records.

### REMEMBER

- ☐ A sole proprietor generally reports business activity on Schedule C with the individual Form 1040; partnerships and corporations can require separate returns.
- ☐ Estimated payments and self-employment tax may apply, depending on facts.

03

## Five bookkeeping habits that save headaches

Good records support accurate reporting throughout the year - not only in April.

### MONTHLY CHECKLIST

- ☐ Reconcile every bank and credit card account to its statement.
- ☐ Review uncategorized transactions and potential duplicates.
- ☐ Compare your profit-and-loss statement to prior months; investigate surprising changes.
- ☐ Confirm customer invoices, vendor bills and payroll transactions are recorded accurately.
- ☐ Back up documents and use a secure system to share sensitive information.

### YEAR-END CHECKLIST

- ☐ Review contractor payments and possible 1099 reporting requirements.
- ☐ Check loan balances, fixed assets, owner contributions/draws, and inventory where applicable.
- ☐ Separate sales tax collected from revenue and review liabilities.

## 04

## Common mistakes to avoid

A few minutes of review can prevent delays, missed documents and bookkeeping cleanups.

### WATCH FOR

- ☐ Filing before all W-2 and 1099 forms arrive.
- ☐ Mixing business and personal expenses in one account.
- ☐ Treating credit card payments as expenses twice.
- ☐ Assuming money received through a payment app is always taxable income.
- ☐ Sending Social Security numbers or tax documents by ordinary email instead of a secure portal.

### ASK BEFORE YOU FILE

- ☐ Did my income or family situation change?
- ☐ Did I move, start a business, buy or sell property, or receive a tax notice?
- ☐ Are my bank account and direct deposit details correct?

05

## Ready for a more organized tax season?

You do not have to organize everything alone. Harary Bookkeeping LLC provides bookkeeping and related financial support, and can discuss tax preparation availability and the appropriate scope of services.

### LET'S GET YOUR NUMBERS ORGANIZED

BOOKKEEPING / CLEANUP  
QUICKBOOKS ONLINE  
TAX PREPARATION INQUIRIES

**Visit** [www.hararybookkeeping.com](http://www.hararybookkeeping.com)

**Call** 848.667.4900

**Email** [info@hararybookkeeping.com](mailto:info@hararybookkeeping.com)

**Based in Monmouth County, New Jersey.**  
**Serving individuals and businesses virtually nationwide.**

This guide provides general educational information, not individualized tax or legal advice. Rules, eligibility, forms and deadlines depend on the tax year and your circumstances. Check current IRS/state guidance or consult a qualified professional before making filing decisions.

© 2026 Harary Bookkeeping LLC. Complimentary educational resource.