# Joint return papers: one column for each spouse

Write each spouse’s name at the top of a column. Every income form must reach the return, even from a short job one of you left early in the year.

**Client or engagement**

## Identity and marriage records

- [ ] Social Security cards for both spouses
  *Names must match Social Security records; note any change in progress*
- [ ] Marriage certificate
  *Certified copy if the marriage took place in the tax year*
- [ ] Spouse without an SSN: Form W-7 and passport
  *ITIN application filed with the first joint return*
- [ ] Form 8822 if you moved in together
  *New address for the IRS, filed once*

## Income forms for each spouse

- [ ] Forms W-2 from every employer of either spouse
  *Copy B; label each one with the spouse’s name*
- [ ] Forms 1099-NEC, 1099-INT and 1099-DIV
  *Including joint bank and brokerage accounts*
- [ ] Form 1099-R and Form SSA-1099 for retirement or benefit income
  *One set per spouse who received payments*
- [ ] Schedule K-1 from any partnership or S corporation
  *Often late; ask the business for the expected date*
- [ ] Last pay stub of the year and current Form W-4 for each job
  *To check withholding; from 2026, overtime shows in W-2 box 12 code TT*
- [ ] Estimated tax payment confirmations made under either SSN
  *Date and amount, federal and state*

## Itemizing and joint-only breaks

- [ ] Form 1098 mortgage interest statement
  *From each lender; check whose SSN is on it*
- [ ] Property tax bills and proof of payment
  *Counts toward the SALT cap*
- [ ] Charity receipts and written acknowledgments
  *Date, amount and the charity’s name*

- [ ] Medical and dental bills not paid by insurance
  *Group by spouse when separate returns are tested*
- [ ] Car loan statement and the vehicle VIN
  *Car loan interest deduction, 2025 through 2028: loan after 2024, personal car assembled in the US*

## Family, accounts and special cases

- [ ] Children’s SSN cards and child care provider details
  *Provider name, address and tax ID for Form 2441*
- [ ] IRA and HSA contribution statements for both spouses
  *Including a spousal IRA for a spouse with no earnings*
- [ ] Form 1095-A if either spouse had marketplace coverage
  *The premium tax credit has special rules in the year you marry*
- [ ] Prior-year returns for both spouses
  *For capital loss and other carryovers each spouse brings*
- [ ] Records of a spouse’s past-due debt, if any
  *Supports Form 8379 if a joint refund is taken*