

Nurse tax records: staff (W-2) and contract (1099) shifts

Tick the W-2 group if you are on staff and the 1099 group if you take contract or per-diem work; many nurses need both. The last group applies to everyone.

Client or engagement

Staff nurse (W-2) pay records

- ☐ Form W-2 from each hospital, clinic or staffing agency
Copy B and Copy 2 for the tax year; one per employer, even for a few shifts
- ☐ Final pay stub of the year showing overtime hours, rates and shift differentials
For 2025 returns, when the W-2 does not show the overtime premium
- ☐ Employer statement of qualified overtime for 2025, if posted
From 2026, read W-2 box 12 code TT instead; ask for a W-2c if it is wrong
- ☐ Reimbursement statements for uniforms, licenses or CEUs
Amounts paid back under an accountable plan stay out of wages
- ☐ Uniform, shoe and license receipts kept for the state return
Only if your state still allows employee costs; not used federally
- ☐ Form 2106 travel records, Armed Forces reservist nurses only
Reserve duty travel more than 100 miles from home

Contract and per-diem nurse (1099) records

- ☐ Form 1099-NEC from each agency or facility that paid you as a contractor
Compare with your own invoice log; report all pay even without a form
- ☐ Agency or facility contracts for the year
Show contractor status, rates and any stipends
- ☐ License fees for each state and compact license, BLS, ACLS, PALS
Board invoices or card statements with the payment date
- ☐ Scrubs, nursing shoes, stethoscope and small equipment receipts
Itemized receipts, not only the card total
- ☐ Mileage log for trips between patient homes or facilities
Date, from, to, miles; leave out home to a single regular site
- ☐ Malpractice insurance policy and premium receipts
The declarations page and proof of payment
- ☐ Self-employed health premiums, SEP-IRA or solo 401(k) statements
Year-end statements from the insurer and the plan custodian
- ☐ Form 1040-ES estimated tax payment confirmations
Date and amount of each quarterly payment, federal and state

School, CEUs and student loans

- ☐ Form 1098-T from each college for BSN, MSN or certificate courses
Box 1 payments and box 5 scholarships; feeds Form 8863
- ☐ Form 1098-E from each student loan servicer
Interest paid in the tax year
- ☐ Employer tuition assistance letter
Amount paid under the educational assistance program
- ☐ CEU course and conference receipts
Course name, date, provider and amount paid

Family, benefits and prior year

- ☐ Child care provider name, address and SSN or EIN, with amounts paid
Form W-10 or the provider's invoice; feeds Form 2441
- ☐ Form 1099-SA and Form 5498-SA for an HSA
Sent by the HSA custodian; contributions also show in W-2 box 12
- ☐ Last year's federal and state returns
For carryovers, the prior Schedule C and depreciation
- ☐ Bank statements for the account where agency pay lands
To match 1099-NEC totals against deposits