Personal trainer tax records: gym floor, client homes and online coaching

Check gym staff, independent, or both. A trainer who only works gym shifts on payroll needs the first block; anyone with their own clients fills in the rest.

Client or engagement

Gym or studio payroll

- [ ] Form W-2 from each gym or studio
  From 2026, Box 12 code TP for tips and Box 14b code 608
- [ ] December pay stub
  Year-to-date session pay, tips and any certification reimbursement

Sessions, packs and online coaching

- [ ] Forms 1099-NEC from boutique studios or gyms
  One per studio that paid you per class or session
- [ ] Form 1099-K from coaching apps or your card reader
  Card reader forms come at any total
- [ ] Client payment log
  Name, date, session pack and amount
- [ ] Packs paid in December for January sessions
  List them with the dates
- [ ] Client tip log
  Date, client and amount, cash or app
- [ ] Statements for the account clients pay into
  January to December

Floor rent and training gear

- [ ] Floor rent agreement with the gym
  Flat fee or session cut, signed
- [ ] Gym’s year-end floor rent statement
  Or proof of each payment
- [ ] Kettlebell, dumbbell, band, mat and strap invoices
  With the first client session each was used in
- [ ] Garage or home studio measurements and photos
  Only if the space holds nothing but training

Credentials and cover

- [ ] Certification exam and recertification receipts
  NASM, ACE, ACSM or other body
- [ ] CE credit course receipts
  With the completion certificates
- [ ] CPR and AED course receipt
  Current card
- [ ] Professional liability insurance invoice
  Policy year premium
- [ ] Note on any athletes you coach for competition
  Helps your preparer place the athletics question

Drives, apps and tax paid

- [ ] Drive log between client homes, parks and gyms
  Date, stops, miles; 2026 trips before and after July 1
- [ ] Parking at client sites and gyms
  Receipts or app history
- [ ] Programming app, website, video and music license bills
  Monthly charges
- [ ] Phone bill with the training share marked
  Twelve months
- [ ] Quarterly tax payments and last year’s return
  Each payment date and amount; prior Schedule C