1099 year-end checklist

Start the first two groups in early December. The last group runs in January, ahead of the due dates for Form 1099-NEC and Form 1099-MISC.

Client or engagement

Build the payee list

- [ ] Run the vendor payments report for January to December
  By payee, with the payment method of each payment.
- [ ] Remove payments made by card or through a payment app
  Reported on Form 1099-K by the processor.
- [ ] Remove payments to corporations
  Keep attorneys and medical or health care providers.
- [ ] Remove merchandise, freight, storage and phone payments
- [ ] Collect invoices for any payee whose service is unclear

Collect and check payee details

- [ ] Form W-9 on file for every remaining payee
  Name, number, entity type, signature and date.
- [ ] Request missing W-9 forms from the vendors
  Keep a record of each request.
- [ ] Check name and number pairs
  IRS TIN Matching, or a format check first.
- [ ] Flag payees with no valid number for backup withholding
- [ ] Review workers paid like staff for classification
  Contracts and work arrangements, from the client.

Prepare the forms

- [ ] Form 1099-NEC for services and attorneys' fees
  Box 1a, at the 2026 threshold.
- [ ] Form 1099-MISC for rents, royalties, medical payments and attorney gross proceeds
  Each amount in its own box.
- [ ] Check the new cash tips boxes
  Box 1b on Form 1099-NEC, Box 13a on Form 1099-MISC.
- [ ] Check whether the client's state wants its own copy

Furnish, file and keep

- [ ] Furnish Form 1099-NEC to recipients and file it with the IRS
  Same date; for 2026 payments, February 1, 2027.
- [ ] Furnish Form 1099-MISC to recipients
- [ ] File Form 1099-MISC with the IRS
  Paper or electronic deadline, whichever applies.
- [ ] E-file when the total reaches the e-file threshold
  IRIS, or the client's filing software.
- [ ] Save the payee list, W-9 forms and filed copies
  With the year-end records.