Sentinel Enterprises
Caregiver Tax Checklist

Purpose

This checklist is designed to help caregivers organize records, identify questions to ask a qualified tax professional, and prepare documents that may be relevant during tax season. It is an educational planning tool, not legal or tax advice.

How to Use This Checklist

- Review each section and mark every item as Complete, In Progress, Not Applicable, or Need Help.
- Gather documents into one folder before starting tax preparation.
- Highlight any unusual income, reimbursements, or caregiving expenses.
- Bring the completed checklist to a CPA, enrolled agent, or other qualified tax professional.

Quick Status Key

- Complete
- In Progress
- Not Applicable
- Need Help

Section 1: Personal Tax Prep Basics

- Full legal name and current mailing address
- Social Security number or taxpayer identification number
- Government-issued identification
- Prior year tax return copy
- Bank account and routing number for direct deposit or payment
- Current contact information, including phone and email

Section 2: Income Documents

- W-2 forms from any employer
- 1099-NEC forms for nonemployee compensation
- 1099-K forms from payment platforms, if applicable
- 1099-MISC forms, if received

- Records of cash payments received for caregiving work
- Statements showing unemployment, disability, retirement, or other income
- Interest or dividend forms such as 1099-INT or 1099-DIV
- Documentation for side business or self-employment income

Section 3: Caregiving Work Classification Review

- Confirm whether work was treated as employee income or independent contractor income
- Review any written care agreement, contract, or family payment arrangement
- Identify who paid for the services: private individual, agency, state program, or family member
- Note whether taxes were withheld from any payments
- Record whether mileage, supplies, or other expenses were reimbursed

Section 4: Expense Records to Organize

- Mileage log for caregiving-related travel
- Parking and toll receipts
- Medical or protective supplies purchased for work
- Uniform or work clothing records, if specifically required and nonpersonal in nature
- Training or certification costs related to caregiving work
- Home office records, only if relevant to separate self-employment activity
- Software, bookkeeping, or scheduling tools used for business operations
- Advertising or promotion expenses for caregiving services

Section 5: Household and Family Information

- Marital status as of December 31
- Dependent information, including names, Social Security numbers, and birth dates
- Months each dependent lived in the home
- Childcare or dependent care payment records
- Education expense forms such as 1098-T, if applicable
- Health insurance coverage records for household members

Section 6: Health Insurance and Medical Items

- Form 1095-A, 1095-B, or 1095-C, if received
- Marketplace insurance records, if applicable
- Out-of-pocket medical expense records for possible itemization review
- Health savings account documents such as Form 5498-SA or 1099-SA

Section 7: Self-Employment Items

- Business income and expense summary
- Separate business bank account statements, if used
- Estimated tax payments made during the year
- Bookkeeping reports or spreadsheets
- Business license or registration documents, if applicable
- Equipment purchases such as laptop, printer, or phone used for business
- Internet and phone expense allocation records, if applicable

Section 8: Credits and Deductions to Discuss

- Earned Income Tax Credit eligibility questions
- Child Tax Credit or Credit for Other Dependents
- Child and Dependent Care Credit questions
- Education-related credits or deductions
- Retirement contribution deductions or credits
- Energy, home, or other special tax incentives that may apply
- State-level caregiver, family, or dependent support benefits

Section 9: Special Questions for Caregivers

- Were any payments made by a family member instead of an agency?
- Was any caregiving provided inside the caregiver's home?
- Were meals or lodging provided as part of compensation?
- Were any payments informal, irregular, or undocumented?
- Was any caregiving done across state lines?
- Were there multiple care recipients or multiple payers?
- Did the caregiver hire subcontractors or helpers?

Section 10: Records Retention

- Keep tax returns and supporting documents in one secure folder
- Save receipts and logs in digital and paper format when possible
- Store payment statements, invoices, and agreements together
- Back up electronic files to cloud storage or an external drive
- Label records by tax year for easy retrieval

Pre-Filing Review

Use this final review before filing:

Item	Status	Notes
Identity documents ready		
All income documents collected		
Expense records organized		
Classification questions listed		
Dependents verified		
Health coverage forms included		
Estimated payments recorded		
Questions for tax professional prepared		

Questions to Ask a Tax Professional

- Was caregiving income reported correctly based on how the work was performed?
- Which expenses, if any, are deductible in this specific situation?
- Are there any household employee rules that apply?
- Are there federal or state credits that should be reviewed?
- Should quarterly estimated taxes be paid next year?
- What records should be improved for next tax season?

Disclaimer

This checklist is provided by Sentinel Enterprises for educational and organizational purposes only. Tax law depends on individual facts, income structure, state rules, and current IRS guidance. Always consult a qualified tax professional before filing or making tax decisions.