2026 Tax Prep Binder



COOKS
ACCOUNTING SOLUTIONS LLC.

Gather what we need, stay organized, and move through tax season with clarity.

Personal and Business Organizer

What is inside?

- Personal tax organizer pages
- Business income and deduction worksheets
- 2026 quick facts and reminders
- Larger writing space for notes and tracking

Before you begin

Important information and how to use this binder

Please read first

Hey y'all, welcome in. This binder was created to help you get organized and make our tax prep process smoother, clearer, and less stressful. That said, this packet is a planning and information-gathering tool only. It is not a substitute for individualized tax advice, legal advice, or financial advice.

Please do your best to complete the sections that apply to you and attach supporting documents when available. If something does not apply, leave it blank. If you are unsure, do not guess. Just leave a note so we can review it together. Every tax situation is different, and the final treatment of income, expenses, deductions, credits, entity matters, and compliance items depends on your full facts and documentation.

Using this binder does not by itself create an engagement for tax preparation, tax representation, bookkeeping, payroll, or advisory services. Those services begin only after you receive and sign our engagement documents and satisfy any required retainer or onboarding steps.

Cooks Accounting Solutions LLC may request additional records, ask follow-up questions, or recommend changes based on the information you provide. We also rely on the accuracy and completeness of the documents you submit. Incomplete, missing, or estimated information can delay your return or affect your results.

Most importantly, this binder is here to help us work smarter together. Be thorough, be honest, and if you need help, ask. That's what we're here for.

Best practice reminders

- [ ] Send copies, not your only original documents
- [ ] Please label any handwritten notes clearly
- [ ] For business expenses, keep proof of payment when possible
- [ ] If you changed address, marital status, or entity type, tell us
- [ ] Use the notes sections whenever something needs explanation

2026 tax year at a glance

Quick-reference items for returns filed in 2027

Standard deduction

Single / MFS: $16,100
MFJ / QSS: $32,200
HOH: $24,150

Mileage rates

Business 1/1-6/30: 72.5¢
Business 7/1-12/31: 76¢
Charity: 14¢

1099-NEC update

2026 service payments generally report at $2,000 threshold

Extra deduction

Aged or blind: $1,650
Unmarried and not surviving spouse: $2,050

What changed and matters most

This binder includes the updated 2026 standard deduction amounts, the mid-year change to mileage rates, and the new 2026 Form 1099-NEC reporting threshold. Business owners should also keep stronger records for contractor payments, vehicle use, home office details, and any state or local compliance fees.

Friendly reminder

Tax law changes quickly. This binder gives you a practical head start, but final tax treatment should always be confirmed during preparation and review.

What is inside this binder

Jump to the sections that apply to you

1 Personal information and filing details

2 Income documents checklist

3 Adjustments, credits, and deductions

4 Dependents, childcare, and health coverage

5 Rental property and other tax items

6 Business profile and bookkeeping checklist

7 Business income and cost of goods sold

8 Business expenses and deductions | part 1

9 Business expenses and deductions | part 2

10 Contractors, payroll, vehicle, and home office

11 Monthly document tracker and notes

1 | Personal information

Tell us about you, your filing status, and the basics we need

Taxpayer full name | **Date of birth** | **SSN**

Spouse full name | **Date of birth** | **SSN**

Street address | **City, State, ZIP**

Phone number | **Email address**

Occupation | **Spouse occupation** | **Best contact method**

Filing status

- ☐ Single
- ☐ Married filing jointly
- ☐ Married filing separately
- ☐ Head of household
- ☐ Qualifying surviving spouse

Banking details for refund or draft

Financial institution | **Routing number** | **Account number**

Account type: Checking / Savings | **Driver license state / number**

Notes or life changes this year

Dependents and household information

List anyone you supported or may claim

Head of household support person, if applicable

Full name	Relationship	DOB	SSN	Days in home	Income earned

Dependents

Full name	Relationship	DOB	SSN	Months with you	Child care?

Notes

2 | Income documents checklist

Check off what applies and use the lines to note who issued each form

Common income documents

- ☐ W-2 wages
- ☐ 1099-NEC
- ☐ 1099-MISC
- ☐ 1099-K
- ☐ 1099-INT
- ☐ 1099-DIV
- ☐ 1099-B
- ☐ 1099-R
- ☐ SSA-1099
- ☐ Unemployment 1099-G
- ☐ K-1
- ☐ Alimony received
- ☐ Gambling winnings W-2G
- ☐ Royalty income
- ☐ Foreign income records
- ☐ Crypto transaction reports

Form or income type	Payer / employer	Amount (if known)	Document attached?

Anything unusual this year?

3 | Adjustments, credits, and deductions

Use this page for items that may reduce tax or require follow-up

Potential items to discuss or provide

- ☐ Educator expenses
- ☐ Student loan interest
- ☐ Traditional IRA contributions
- ☐ HSA contributions
- ☐ Self-employed health
- ☐ insurance SEP / SIMPLE
- ☐ contributions Alimony paid
- ☐ Estimated tax payments
- ☐ Adoption expenses
- ☐ Energy-efficient home
- ☐ upgrades EV or clean vehicle
- ☐ 1098-T education credits
- ☐ Child and dependent care expenses
- ☐ Marketplace form 1095-A
- ☐ Mortgage interest 1098
- ☐ Real estate property tax
- ☐ DMV / personal property tax
- ☐ Medical out-of-pocket costs
- ☐ Charitable cash gifts
- ☐ Noncash donations
- ☐ Disaster loss records
- ☐ State tax refund information
- ☐ Other adjustment or credit

Amounts / explanations

Item	Details / institution / provider	Amount	Document attached?

4 | Child care, health coverage, and estimated payments

Complete the sections that apply to you.

Child care providers

Provider name	Address	Phone	SSN / EIN	Amount paid

Health coverage and Marketplace

List any 1095-A, 1095-B, 1095-C, or state health coverage forms received:

Federal and state estimated tax payments

Date paid	Federal amount	State amount	Method / note

5 | Rental property and other tax items

For rental activity, sale items, and anything outside the basics

Rental property summary

Property address _____ **Type of property** _____

Rental income received _____ **Days rented** _____ **Days personal use** _____ **Placed in service** _____

Expense category	Amount	Expense category	Amount

Other items to tell us about

- ☐ Sale of home or land
- ☐ Stock sales or brokerage activity
- ☐ Backdoor Roth or conversions
- ☐ Foreign bank accounts / FBAR
- ☐ Inheritance or gifts
- ☐ Casualty loss
- ☐ Business started or closed
- ☐ Entity election changes

6 | Business profile and bookkeeping checklist

Tell us about your business before we get into the numbers

Business name _____ **EIN** _____ **State ID / SOS #** _____

Business address _____ **Phone / email** _____

Entity type _____ **Date established** _____ **Industry** _____

Owner(s) and ownership % _____ **Payroll this year? Yes / No** _____

What did you keep?

- ☐ Business bank statements Business
- ☐ credit card statements Bookkeeping
- ☐ reports / P&L Balance sheet
- ☐ Sales reports / POS reports Cash
- ☐ app / Square / Stripe reports Shopify /
- ☐ Etsy / Amazon reports
- ☐ Receipts for major purchases
- ☐ Loan statements
- ☐ Prior-year depreciation schedule
- ☐ Payroll reports and 941s
- ☐ Sales tax reports
- ☐ Inventory records
- ☐ Asset purchase details

Bookkeeping notes or cleanup concerns

7 | Business income and cost of goods sold

Summarize your top-line numbers and inventory activity

Income summary

Income source	Amount	Income source	Amount

Cost of goods sold / inventory

Beginning inventory

Purchases

Materials / supplies

Contract labor in COGS

Ending inventory

Inventory method / notes

Questions or special revenue items

8 | Business expenses and deductions | part 1A

List vendor, purpose, and amount. Attach receipts or bookkeeping reports.

Advertising and marketing

Ads, flyers, sponsorships, promotions

Description / vendor	Amount	Description / vendor	Amount

Accounting and legal

Tax prep, bookkeeping, attorney and advisory fees

Description / vendor	Amount	Description / vendor	Amount

Office expenses

Office supplies, printing, postage, workspace items

Description / vendor	Amount	Description / vendor	Amount

Software and subscriptions

Bookkeeping, CRM, payroll, website, apps

Description / vendor	Amount	Description / vendor	Amount

8 | Business expenses and deductions | part 1B

List vendor, purpose, and amount. Attach receipts or bookkeeping reports.

Insurance

Liability, E&O, workers comp, business coverage

Description / vendor	Amount	Description / vendor	Amount

Rent and utilities

Office rent, internet, phone, electric, water

Description / vendor	Amount	Description / vendor	Amount

Meals and travel

Business meals, lodging, airfare and transport

Description / vendor	Amount	Description / vendor	Amount

9 | Business expenses and deductions | part 2A

List vendor, purpose, and amount. Attach receipts or bookkeeping reports.

Vehicle and transportation

Fuel and repairs if using actual expenses; parking and tolls

Description / vendor	Amount	Description / vendor	Amount

Contractors and outside services

Subcontractors, assistants, consultants, designers

Description / vendor	Amount	Description / vendor	Amount

Supplies and materials

Materials, tools, packaging, cleaning products

Description / vendor	Amount	Description / vendor	Amount

Education and training

Courses, seminars, continuing education, books

Description / vendor	Amount	Description / vendor	Amount

9 | Business expenses and deductions | part 2B

List vendor, purpose, and amount. Attach receipts or bookkeeping reports.

Merchant and bank fees

Processing, bank, merchant and ACH fees

Description / vendor	Amount	Description / vendor	Amount

Licenses, permits, and taxes

Permits, business licenses, state and local fees

Description / vendor	Amount	Description / vendor	Amount

Other expenses

Work clothing subject to rules, storage, shipping, misc.

Description / vendor	Amount	Description / vendor	Amount

10 | Contractors, payroll, vehicle, and home office

Compliance matters too, not just deductions

Contractors paid for services

For 2026, payments for services generally become reportable on Form 1099-NEC at the $2,000 threshold. Keep W-9s and total amounts paid.

Contractor / vendor	W-9 on file?	Amount paid	1099 needed?

Vehicle mileage log summary

Vehicle make / model _____ Business use start date _____ Owned or leased _____ Total business miles _____

Business miles Jan 1 to June 30 _____ Business miles July 1 to Dec 31 _____ Actual expenses tracked? Yes / No

Home office

Total home square feet _____ Office square feet _____ Exclusive business use? Yes / No _____

Home office expense notes

11 | Monthly document tracker

Use these monthly cards to keep your supporting documents organized.

January
Statements, receipts, payroll, sales records

February
Statements, receipts, payroll, sales records

March
Statements, receipts, payroll, sales records

April
Statements, receipts, payroll, sales records

May
Statements, receipts, payroll, sales records

June
Statements, receipts, payroll, sales records

July
Statements, receipts, payroll, sales records

August
Statements, receipts, payroll, sales records

September
Statements, receipts, payroll, sales records

October
Statements, receipts, payroll, sales records

November
Statements, receipts, payroll, sales records

December
Statements, receipts, payroll, sales records

Final notes for your tax preparer

Questions for your tax preparer

Bring your questions, concerns, and anything you want us to review

Questions

Thank you for trusting Cooks Accounting Solutions LLC

Our goal is to help you stay compliant, stay organized, and make informed tax decisions with confidence. Once this binder is completed, upload your documents through your secure client portal or follow the instructions we provided during onboarding.