eFILE UNITED
TAX & FINANCIAL SERVICES

TAX YEAR 2026 · FILING IN 2027

YOUR 2026 TAX ORGANIZER

Everything your preparer needs, in the same order we enter it in United eFile Professional Tax Software (powered by TaxSlayer Pro). Fill it in on screen or print it. When you're done, upload it to your Document Vault.

What's inside

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Basic information, income, deductions, payments, health insurance, state, refund and bank

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0 BEFORE YOU BEGIN

This organizer walks through your year in the same order your preparer enters it in United eFile Professional Tax Software (powered by TaxSlayer Pro). Each section starts with a short note on why we ask and what to have in hand, so you can fill it in once and skip the back-and-forth.

How to use it

- Fill it in on your computer with the free Adobe Acrobat Reader so the totals add up for you. You can also print it and write by hand.
- Answer what applies and skip the rest. If you're unsure, tick the box or write a note, and we'll sort it out together.
- Save as you go. Acrobat keeps your answers in the file, so you can come back later.
- Most people finish in 20 to 40 minutes. Self-employed? Allow another 30 minutes for the expense organizer.

Gather these first

- ☐ Photo ID for you (and your spouse)
- ☐ Every W-2, 1099 and 1098 you
- ☐ Form 1095-A (Marketplace insurance)
- ☐ Social Security cards or ITIN letters
- ☐ Bank routing and account number
- ☐ Records of income without a form
- ☐ Last year's tax return
- ☐ Child care provider's name, address,
- ☐ Business receipts and mileage

Keeping it safe

> Once filled in, this organizer holds your full Social Security numbers and bank details, the two things identity thieves want most. Treat it like cash.

- Upload it to your encrypted Document Vault at efileunited.com/vault/.
- After uploading, delete the copy from your Downloads folder and empty the trash, especially on a shared computer.
- If you print it, hand it to us in person or shred it after we've scanned it.
- eFile United will never ask you for these numbers by phone, text or social media.

1 BASIC INFORMATION

IN UNITEDEFILE: BASIC INFORMATION

Everything on your return hangs on who you are, who you support and where you live. The IRS matches each name and Social Security number against its records, so a single typo can hold up your refund. Copy names and numbers exactly as they appear on Social Security cards.

* Filing status

Your filing status sets your tax brackets and standard deduction. If you were married on December 31, you're married for the whole year. Single parents often qualify for head of household, which saves more. Not sure? Tick the last box.

- ☐ Single
- ☐ Married filing jointly
- ☐ Married filing separately
- ☐ Head of household
- ☐ Qualifying surviving spouse
- ☐ Not sure, help me choose

* You

FIRST NAME | M.I. | LAST NAME | SUFFIX | DATE OF BIRTH

SOCIAL SECURITY NUMBER / ITIN | OCCUPATION | MOBILE PHONE | EMAIL

Legally blind, or can someone else claim you as a dependent? ○ Yes ○ No

Did you get an Identity Protection PIN (IP PIN) letter from the IRS? ○ Yes ○ No

If yes, upload the CP01A letter or have the 6-digit PIN ready. It changes every year.

* Spouse (if married)

Fill this in if you were married at the end of 2026, even if you plan to file separately. We compare both ways and tell you which saves more.

FIRST NAME | M.I. | LAST NAME | SUFFIX | DATE OF BIRTH

SOCIAL SECURITY NUMBER / ITIN | OCCUPATION | MOBILE PHONE | EMAIL

Legally blind, or can someone else claim you as a dependent? ○ Yes ○ No

Did you get an Identity Protection PIN (IP PIN) letter from the IRS? ○ Yes ○ No

If yes, upload the CP01A letter or have the 6-digit PIN ready. It changes every year.

* Home address

Your address decides which state and city returns you file, and where the IRS mails letters. Ohio residents: your school district can carry its own income tax, so include it.

STREET ADDRESS | APT | CITY

STATE	ZIP	COUNTY	OHIO SCHOOL DISTRICT (OHIO RESIDENTS)

Did your address change since your last return? ○ Yes ○ No

* Dependents

Children and other relatives you supported. Tell us about every child who lived with you, even if you are not sure they qualify. The Child Tax Credit and Earned Income Credit depend on age, relationship and months lived with you, so those columns matter.

FULL NAME	DATE OF BIRTH	RELATIONSHIP	SSN / ITIN	MONTHS LIVED WITH YOU	STUDENT / DISABLED

Did a child of yours live with someone else (another parent or a relative) for part of 2026? ○ Yes ○ No

Did you have a baby in 2025 or 2026? ○ Yes ○ No

Children born 2025 through 2028 may be eligible for a $1,000 federal deposit into a new Trump Account. We'll help you with the election.

At any time in 2026, did you receive, sell, swap or otherwise dispose of a digital asset (crypto, stablecoin, NFT)? ○ Yes ○ No

2 INCOME

IN UNITEDEFILE: FEDERAL SECTION › INCOME

The IRS receives a copy of every W-2 and 1099 issued to you and checks your return against them. A missing form is the most common reason for an IRS letter months later. Tick every kind of income you had in 2026 and upload each form to your vault. If you're unsure whether something counts, tick it and we'll sort it out.

- ☐ W-2 wages (jobs)
- ☐ Cash, Zelle or app payments with no
- ☐ 1099-R (pension, IRA, 401k)
- ☐ Rental property income
- ☐ Jury duty, prizes, other income
- ☐ 1099-NEC / 1099-MISC (contract
- ☐ 1099-INT / 1099-DIV (bank,
- ☐ SSA-1099 (Social Security)
- ☐ W-2G (gambling winnings)
- ☐ Farm income
- ☐ 1099-K (payment apps,
- ☐ 1099-B / 1099-DA (sold stock or
- ☐ 1099-G (unemployment / state
- ☐ Alimony (divorce before 2019)
- ☐ Foreign income or accounts

* Jobs

List every employer, even a short seasonal job. Your W-2s show how much tax was already withheld, which is what makes most refunds possible.

EMPLOYER	CITY / STATE WORKED IN	NUMBER OF W-2S	STILL WORKING THERE?

* New for 2026 returns: tips and overtime

The 2025 tax law created deductions for qualified tips and qualified overtime pay (2025 through 2028, with income limits). Your W-2 or pay stubs may show these separately.

Did you receive tips in 2026 (cash, card or shared tips)? ○ Yes ○ No

Tell us your job title. The deduction applies to occupations on the IRS list that customarily receive tips.

JOB THAT EARNED TIPS

APPROXIMATE TIPS FOR THE YEAR

Were you paid overtime at time-and-a-half (or more) under federal overtime rules? ○ Yes ○ No

OVERTIME PAY RECEIVED (FROM PAY STUBS)

EMPLOYER(S)

* Self-employment and gig work

Drove for a rideshare or delivery app, sold online, did hair, cleaning, consulting, or any side work? Complete the Self-Employment Expense Organizer at the end of this packet. Note: payment apps send a 1099-K only above $20,000 and 200 payments, and clients may not send a 1099-NEC below $2,000, but all business income is taxable even without a form.

* Retirement, Social Security and other income

> These often come with forms that arrive late (1099-R, 1099-B, SSA-1099). Tell us now so we can watch for them and avoid amending later.

Did you take money out of a retirement account (IRA, 401(k), pension) in 2026? ○ Yes ○ No

Tell us if you rolled it into another account or used it for a first home, education, birth/adoption or an emergency. Some exceptions avoid the 10% penalty.

Did you sell stock, crypto, a home or other property in 2026? ○ Yes ○ No

Did you receive unemployment benefits in 2026? ○ Yes ○ No

Do you own rental property? ○ Yes ○ No

Bring rent received, mortgage interest, property tax, insurance, repairs and management fees for each property.

3 DEDUCTIONS, ADJUSTMENTS & CREDITS

IN UNITEDEFILE: FEDERAL SECTION › DEDUCTIONS

Deductions lower the income you're taxed on; credits lower the tax itself, and some are refundable. We compare the standard deduction with itemizing, apply every credit you qualify for, and keep the documentation the IRS expects. Fill in what applies; skip the rest.

* Adjustments to income

> These come off your income even if you take the standard deduction, so they're worth a look for everyone.

Educator expenses (K-12 teachers, classroom supplies)	
Student loan interest paid (Form 1098-E)	
Health Savings Account (HSA) contributions you made yourself	
Traditional IRA contributions for 2026	

Self-employed health insurance premiums

SEP / SIMPLE / solo 401(k) contributions

* New deductions for 2026 returns

Were you or your spouse 65 or older by December 31, 2026? ○ Yes ○ No

The new senior deduction adds up to $6,000 per person age 65+ (income limits apply). We apply it automatically.

Did you buy a NEW car, SUV, pickup or motorcycle after 2024 with a loan, for personal use? ○ Yes ○ No

Interest on loans for new vehicles assembled in the U.S. may be deductible (up to $10,000). Upload the loan's interest statement and the vehicle's VIN.

Car loan interest paid in 2026

* Itemized deductions

> Itemizing only helps when these add up to more than your standard deduction. Homeowners, people in high-tax areas and big givers are the usual winners. Give us the totals and we'll do the math.

Mortgage interest (Form 1098)

Real estate / property taxes paid

State and local income tax, or sales tax on big purchases

Personal property tax (vehicle registration based on value)

Cash gifts to charity New in 2026: up to $1,000 ($2,000 joint) even if you don't itemize

Non-cash gifts (clothes, furniture) at fair value

Medical and dental expenses not reimbursed

* Credits

> Credits are where most refunds grow. For child care we need the provider's tax ID; without it the credit can be denied, so ask your provider for it now.

Did you pay for child care or adult care so you (and your spouse) could work or look for work? ○ Yes ○ No

PROVIDER NAME	PROVIDER ADDRESS	EIN OR SSN	AMOUNT PAID

Did you, your spouse or a dependent attend college or trade school (Form 1098-T)? ○ Yes ○ No

Did you contribute to a 401(k), IRA or ABLE account? (Saver's credit) ○ Yes ○ No

Did you buy a home energy improvement, solar, or electric vehicle in 2026? ○ Yes ○ No

Most of these credits ended for purchases after 2025, but tell us anyway; some transition rules apply.

Why we ask so many questions about children and income
Federal due-diligence rules require us to ask follow-up questions before claiming the Earned Income Credit, Child Tax Credit, education credits or head of household status. We may ask who else lives in the home, school or medical records that show where a child lived, and how you can prove business income. It protects your refund.

4 PAYMENTS & ESTIMATES

IN UNITEDEFILE: FEDERAL SECTION › PAYMENTS & ESTIMATES

If you paid tax during the year yourself (quarterly estimates, usually because you're self-employed or retired), it counts toward this year's bill. Give us the dates and amounts from your bank or IRS Online Account so every payment is credited.

PAYMENT	DATE PAID	FEDERAL AMOUNT	STATE / CITY AMOUNT
	Total federal estimates		

Did you apply last year's refund to your 2026 taxes, or file an extension with a payment? ○ Yes ○ No

Amount applied or paid with extension

5 HEALTH INSURANCE

IN UNITEDEFILE: HEALTH INSURANCE

Health coverage matters most if anyone had Marketplace insurance: the premium tax credit you received during the year is reconciled on your return, and it can raise or lower your refund.

- ☐ Employer plan
- ☐ Medicaid / CHIP
- ☐ Medicare
- ☐ Marketplace (Healthcare.gov / state)
- ☐ Military / VA / TRICARE
- ☐ No coverage part of the year

Did anyone in your household have Marketplace coverage (Form 1095-A)? ○ Yes ○ No

Upload every 1095-A. In 2026 there is no cap on paying back extra premium credit, so the numbers matter more than ever. Tell us about income changes during the year.

Did you have a Health Savings Account (Forms 1099-SA / 5498-SA)? ○ Yes ○ No

6 STATE & LOCAL

IN UNITEDEFILE: STATE SECTION

Most states and many cities tax your income too. Moving, or working in a different city or state than you live in, can mean more than one return. Credits usually keep you from paying twice; we make sure of it.

STATE(S) YOU LIVED IN DURING 2026

DATES YOU MOVED (IF ANY)

STATES YOU WORKED IN BUT DIDN'T LIVE IN

CITIES YOU WORKED IN (CITY INCOME TAX)

Ohio residents: did you work in a different city than you live in? ○ Yes ○ No

Ohio cities like Columbus, Cleveland and Cincinnati tax wages where you work and sometimes where you live. Bring your city tax forms or notices.

Did you receive a state tax refund last year? ○ Yes ○ No

7 REFUND, REVIEW & E-FILE

IN UNITEDEFILE: OTHER / REVIEW

Last step: how your money moves. Direct deposit is the fastest and safest way to get a refund, usually within 21 days of IRS acceptance. If you owe, we can schedule the payment from the same account on the date you choose.

* How do you want your refund?

- ☐ Direct deposit to my bank
- ☐ Paper check
- ☐ Pay my fee from my refund (refund transfer; bank fee
- ☐ Apply some to next year's taxes

* Bank account for your refund (or balance due)

> Copy these from a check or your bank's app, not from memory. The routing number is the 9 digits at the bottom left of a check; the account number follows it. If the numbers are wrong the IRS mails a paper check instead, which can take weeks. Use an account in your own name (or your spouse's, if filing jointly).

BANK NAME

NAME(S) ON THE ACCOUNT

ROUTING NUMBER (9 DIGITS)

ACCOUNT NUMBER

RE-ENTER ACCOUNT NUMBER

☐ Checking ☐ Savings

Split your refund into a second account (for example, savings)? ○ Yes ○ No

We can split a direct-deposit refund across up to three accounts (Form 8888).

SECOND ACCOUNT: ROUTING NUMBER

ACCOUNT NUMBER

AMOUNT OR % TO THIS ACCOUNT

Did you receive any letters from the IRS or your state in 2026? ○ Yes ○ No

Upload them. They often explain a delay or a change.

Is this your first time filing with eFile United? ○ Yes ○ No

If yes, upload last year's return. We need last year's AGI to e-file.

* Anything else we should know?

> Marriage, divorce, a new baby, a death in the family, a new home, a lost job or a big medical year all change a return. A sentence here helps your preparer ask the right questions.

LIFE CHANGES, QUESTIONS, SPECIAL SITUATIONS

What happens next

Upload this organizer and your documents to your Document Vault (efileunited.com/vault/). Your preparer reviews everything before your video interview, then explains the return line by line before anything is filed. You sign electronically and we e-file. Nothing is filed without your approval.

8 SELF-EMPLOYMENT EXPENSE ORGANIZER

IN UNITEDEFILE: INCOME › BUSINESS INCOME (SCHEDULE C)

For gig workers, freelancers and small-business owners. One organizer per business. Totals add up as you type in Adobe Acrobat Reader. Keep receipts and records for at least three years; you don't need to send them unless we ask.

* About the business

Each business gets its own Schedule C. Driving for two apps is usually one business; braiding hair and selling candles may be two. Tell us and we'll decide together.

BUSINESS NAME (OR YOUR NAME) | EIN (IF YOU HAVE ONE) | WHAT YOU DO (E.G., RIDESHARE DRIVER, HAIR STYLIST)

BUSINESS ADDRESS (IF NOT YOUR HOME) | DATE STARTED (IF NEW IN 2026) | OWNER

Did you pay any contractor $2,000 or more in 2026 (and file Forms 1099-NEC for them)? ○ Yes ○ No

* Income

Report everything you were paid, with or without a form. Payment apps and clients send forms only above certain amounts, but the IRS expects all of it on the return.

Income reported on Forms 1099-NEC	
Income reported on Forms 1099-K (payment apps, marketplaces)	
Cash, checks, Zelle and app payments with no form	
Other business income (tips, refunds, rebates)	
Less: refunds and returns you gave customers	
Gross income	

* Cost of goods sold

Only if you sell products. Skip if you sell services.

Inventory at the start of 2026	
Purchases of products or materials	
Cost of labor (not paid to yourself)	
Other costs (shipping-in, packaging)	
Less: inventory at the end of 2026	
Cost of goods sold	

* Expenses

Every dollar of legitimate business expense lowers both income tax and the 15.3% self-employment tax. Schedule C line numbers are shown so your preparer can key them in order. Enter full meal costs; we apply the 50% limit.

8 Advertising and marketing	
10 Commissions and platform fees (Uber, Etsy, Square)	
11 Contract labor	
13 Equipment, tools, computers (list big items below)	
14 Employee benefit programs	
15 Business insurance (not health)	
16b Interest on business loans and credit cards	
17 Legal and professional fees	
18 Office expenses and postage	
19 Retirement plan for employees	
20a Rent or lease: vehicles, machinery, equipment	
20b Rent or lease: office, booth, chair, storage	
21 Repairs and maintenance	
22 Supplies	
23 Taxes and licenses (business licenses, permits)	
24a Travel (airfare, hotel)	
24b Business meals (full amount)	
25 Utilities (business location)	
26 Wages paid to employees	
27a Cell phone (business share)	
27a Internet (business share)	
27a Software, apps and subscriptions	
27a Bank and payment processing fees	
27a Training and education for this business	
27a Uniforms, safety gear	
27a Other (describe in notes)	
Total expenses	
Tentative profit (gross income − cost of goods − expenses)	

This is a starting point, not your tax
Self-employment tax, the qualified business income deduction, your vehicle and home office, and any depreciation all change the final number. Your preparer completes those from the details below.

* Vehicle used for the business

Keep a mileage log (an app like your gig platform's, Stride or MileIQ works). Commuting from home to a regular job is not business mileage.

VEHICLE (YEAR, MAKE, MODEL) | DATE FIRST USED FOR BUSINESS | TOTAL MILES DRIVEN IN 2026 | BUSINESS MILES

COMMUTING MILES | PARKING AND TOLLS FOR BUSINESS | BUSINESS USE % | DO YOU HAVE A WRITTEN MILEAGE LOG? (Y/N)

* Home office

Only a space used regularly and only for the business qualifies.

OFFICE SQUARE FEET | WHOLE HOME SQUARE FEET | BUSINESS SHARE OF HOME | RENT OR MORTGAGE INTEREST FOR THE YEAR

UTILITIES FOR THE WHOLE HOME | RENTER'S / HOMEOWNER'S INSURANCE | HOME REPAIRS

* Large purchases (equipment, computers, furniture, vehicles)

ITEM	DATE BOUGHT	COST	BUSINESS USE %
	Total cost		

9 SHARE THE GOOD NEWS

Know someone who would like a calmer tax season? Many of our best clients come from someone saying, "Call these folks." Please list only people who told you it's OK for us to reach out. We contact each person once, we never sell their information, and they can say no.

1

NAME | MOBILE PHONE | EMAIL | BEST TIME TO REACH

HOW YOU KNOW THEM | WHAT THEY MIGHT NEED (FAMILY RETURN, BUSINESS, CATCHING UP)

☐ They said it's OK for eFile United to contact them.

2

NAME | MOBILE PHONE | EMAIL | BEST TIME TO REACH

HOW YOU KNOW THEM | WHAT THEY MIGHT NEED (FAMILY RETURN, BUSINESS, CATCHING UP)

☐ They said it's OK for eFile United to contact them.

3

NAME | MOBILE PHONE | EMAIL | BEST TIME TO REACH

HOW YOU KNOW THEM | WHAT THEY MIGHT NEED (FAMILY RETURN, BUSINESS, CATCHING UP)

☐ They said it's OK for eFile United to contact them.

4

NAME | MOBILE PHONE | EMAIL | BEST TIME TO REACH

HOW YOU KNOW THEM | WHAT THEY MIGHT NEED (FAMILY RETURN, BUSINESS, CATCHING UP)

☐ They said it's OK for eFile United to contact them.

5

NAME | MOBILE PHONE | EMAIL | BEST TIME TO REACH

HOW YOU KNOW THEM | WHAT THEY MIGHT NEED (FAMILY RETURN, BUSINESS, CATCHING UP)

☐ They said it's OK for eFile United to contact them.

YOUR NAME (SO WE CAN THANK YOU) | YOUR PHONE OR EMAIL

Referral rewards

When someone you refer files with us and pays their fee, you may earn a reward under the current program terms. Rewards can count as taxable income; we send a 1099 when the law requires one. Referral partners never handle anyone's documents or tax details.

10 VIDEO INTERVIEW CHEAT SHEET

Your interview takes about 30 to 45 minutes. Here's how to make it quick and easy.

The day before

- Upload your documents and this organizer to your Document Vault. Your preparer reviews them before the call.
- Open your interview link from the email (efileunited.com/meet/). The room opens 30 minutes early; test your camera and microphone there.
- Use a current version of Chrome, Safari, Edge or Firefox on a phone, tablet or computer. Charge it, or plug it in.
- Married filing jointly? Plan for both spouses to join, at least at the end, so you can both review and sign.
- Need captions, a sign-language interpreter or Spanish? Tell us when you book. It costs nothing.

Have these within reach

- ☐ Photo ID (driver's license, state ID or
- ☐ All W-2s and 1099s
- ☐ Child care provider details
- ☐ Social Security cards or ITIN letters
- ☐ Voided check or bank letter (for direct
- ☐ 1095-A (Marketplace insurance)
- ☐ Last year's tax return
- ☐ IRS letters and IP PIN (if any)
- ☐ Self-employment organizer and

During the call

- Find a quiet, private spot with light in front of you, not behind you. Headphones help.
- Your preparer will verify your identity by asking you to hold your ID up to the camera.
- Never type a full Social Security or bank account number into the chat. Your preparer reads them from your documents.
- Share your screen only if your preparer asks, and close other windows first.
- Your interview, including video, audio and chat, is recorded and saved, encrypted, as part of your tax file. You'll see a notice and agree before you join.
- Ask anything. A good interview is a conversation, and there are no silly questions.

After the call

- Review your return in the portal. Your preparer explains your refund or balance due line by line.
- Sign Form 8879 electronically. Nothing is filed until you approve it.
- Track your return from IRS acceptance to refund in the portal.
- Proud of how easy it was? You can share a snapshot of your interview, with your preparer blurred, and invite friends to file with us.

We will never
Ask for your sign-in code or password, ask you to pay with gift cards, or call threatening arrest. If something feels off, hang up and call us at 614-418-1818 or 1-888-29-EFILE (3-3453).