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## **NSA Offers Advice on Finding Lost Tax Documents**

ALEXANDRIA, VA, February 26, 2014 – Right about now taxpayers are scrambling to find wage statements, receipts for charitable deductions, mortgage statements, and other documents needed to file their taxes.

Losing important tax documents is easy to do amid the blizzard of paperwork before tax day. The good news: replacing most tax documents is also easy.

First, you need many documents and bits of information to file your tax return, including:

- Personal data, such as Social Security Numbers and dates of birth for yourself, your spouse, and dependents; a child-care provider's tax identification number or Social Security Number; and documentation of any changes to your address and phone number.
- Employment and income forms and data, such as W-2s, K-1s and 1099 Rs; W2-Gs, 1099-MISCs, 1099-Gs, 1099-SSAs, 1099-INTs, 1099-DIVs, and 1099-Bs; Employer Identification Numbers (EINs); and alimony received and the Social Security Number of the payor. Most taxpayers receive their W-2 forms and most 1099s by January 31. Some 1099s may arrive later; corrected forms may arrive as well.
- Homeowner/renter forms and data, such as 1098s, 1099-Ss, 1099-As or 1099-Cs; final escrow closing statements, including those for a

refinance; proof of property taxes paid; proof of rent paid during the tax year and the landlord's name, address, and phone number; and lists and receipts for moving expenses.

- Proof of contributions to individual retirement accounts.
- Proof of deductible items, such as forms 1098-E and 1098-T; proof of alimony paid, including the amount paid and the name and Social Security Number of the recipient; letters from charities for cash contributions, and a detailed log for non-cash contributions, with the value of items donated, date donated, original purchase price, and date of original purchase; mileage logs and copies of reimbursements from employers; miscellaneous deduction receipts for such items as uniforms, union dues, investment expenses and job-hunting expenses; proof of child-care expenses; and medical expense receipts.
- Business, farm, and rental information, such as receipts or documentation for business-related expenses, inventory reports and payables and receivables ledgers; receipts for all major purchases, such as machinery, equipment, and furniture; business, farm, or rental income and expenses; and documentation for self-employed health insurance premiums.
- Proof of taxes paid.

Internal Revenue Service (IRS) regulations require tax returns to be filed with all proper documents. File for an extension if you don't have them, and be sure to send a payment if you think you might owe. Working with a tax preparer can help you get organized.

## **Earnings Forms**

Your employer(s) for the tax year can provide copies of many wage statements. Employers are legally required to keep copies of your W-2s and other payroll information for at least four years. If you haven't received the current year's in the mail, check your email: some employers electronically send not only notification that your tax forms are in the mail but sometimes attach the forms to an email.

- If you can't find your W-2, request another copy from your employer as soon as possible (you may have to pay a fee to get the replacement).

If you don't receive your replacement W-2 even after reminding your employer, contact the Internal Revenue Service (800/829-1040). (You can also substitute IRS Form 4852, "Substitute for Form W-2, Wage and Tax Statement," and refer to your last pay stubs to fill in needed information. File the 4852 close to tax day, April 15 – *do not* file it early.)

When you contact the IRS, have on hand your approximate dates of employment and an estimate of what you earned and federal tax you had withheld (much of that information is on your last pay stub), as well as the name, last address, and last phone number of your employer.

- You should receive a 1099-MISC from any company that paid you at least \$600 during the tax year, \$10 in the case of royalties or some broker payments. Banks also send 1099s if account holders earn \$10 or more of annual interest; many banks permit downloading 1099s from their customer service websites; local branches also often issue copies.

You still must report 1099-type income to the IRS even if you didn't receive the form itself.

- For out-of-business employers, try emailing or s-mailing to the last known address. Also try Googling the employer for a new address.

## **Past Returns**

You can request a free transcript of previous years' tax returns (the current tax year's as well as your returns for the previous three tax years) from the IRS by mailing Form 4506 or 4506-T, by using the Service's online "Order a Transcript" system (<http://www.irs.gov/Individuals/Order-a-Transcript>) or by phoning the IRS (800/908-9946).

A return transcript shows most line items from your return as it was originally filed, including any accompanying forms and schedules. A tax account transcript shows any later adjustments either you or the IRS made

after filing and such data as marital status, type of return filed, adjusted gross income and taxable income.

Transcripts do *not* contain your state and local tax information.

### **Credit Card, Banking Statements**

Receipts can be the trickiest documents to gather before filing, but they're vital to verifying business and other deductions.

If you can't find a receipt for a certain deduction, see if you can use bank and credit card statements to prove the expense; it might be best to ask a tax preparer. Statements should show the name of the recipient (likely your name), as well as the date and amount of the expense.

Some businesses will issue copies of back receipts. Most banks can also provide copies of past checks if you know the approximate date and the check number. If you paid the expense using a debit card, check your bank to see if they offer a receipt-replacement feature with your card.

### **Stock Statements**

Almost all holding companies can provide online records of stock statements and cost-basis calculations (cost basis is an historical analysis and calculation to determine if a taxpayer who sold stock recognized a taxable gain or a loss in the sale).

If you need a past stock price, Yahoo also has an online research tool at <http://biz.yahoo.com/r/>.

### **Tuition statements**

Schools often allow students to download tax forms such as 1098-Ts or tuition statements. Lenders are the best source for 1098-E Forms or the Student Loan Interest Statement, though if you paid less than \$600 in loan interest you might not receive a 1098-E.

If you need tax-preparation help this coming season, you can find a qualified tax preparer in your area on the NSA website at [www.nsacct.org](http://www.nsacct.org). Click on "Find a Professional" or call 800-966-6679.

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