

THE 14-POINT TAX PREP & REFUND MAXIMIZE

FOR INDIVIDUALS, FREELANCERS & SMALL BUSINESS OWNERS



HORACIO ESPINOZA

HELPING INDIVIDUALS & SMALL BUSINESSES FILE TAXES
WITH CONFIDENCE.

14 STEPS TO AVOID IRS MISTAKES & KEEP MORE OF YOUR REFUND

DOCUMENTS

1. Valid Photo ID + SSN/ITIN for everyone on the return
2. Last year's tax return (helps catch missed deductions)
3. Proof of income:
 - W-2s
 - 1099-NEC / 1099-K / 1099-INT / 1099-DIV
 - Cash income log (if self-employed)
4. Business expense receipts (organized by category)
5. Mileage or vehicle log (if used for work/business)

DEDUCTIONS & CREDITS

6. Home-related deductions: rent, mortgage interest, property taxes
7. Child & family credits: dependents, childcare expenses, school records
8. Education credits: tuition 1098-T, books, supplies
9. Health expenses: insurance forms (1095-A/B/C), medical bills
10. Retirement contributions: IRA, SEP, Solo 401k confirmations

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BUSINESS / FREELANCER

11. Business income summary (sales totals, Zelle/CashApp/Venmo, PayPal, invoices)
12. Business deduction proof: supplies, software, office, phone bill, internet
13. Quarterly tax payments proof (if any)
14. Bookkeeping review: profit & loss, statements, bank transactions

- ✓ Bring everything in digital or paper format.
- ✓ Missing something? I can help you rebuild records.

HOW TO USE THIS CHECKLIST

Make Tax Season Easier in 5 Minutes

1. Check off what you already have – this reduces back-and-forth and speeds up your filing.
2. Highlight anything you're unsure about – I'll review it with you during your appointment.
3. Put all documents into one folder (digital or physical).
4. If you're a freelancer/small business owner, organize income & expenses by month.
5. Book your tax appointment early to avoid delays in refunds.

Want a free 15-minute review?

Schedule here: [**H&M TAXES**](#)

CREDITS & DEDUCTIONS MINI-GLOSSARY

Earned Income Tax Credit (EITC) – Refundable credit for low-to-moderate-income workers.

Child Tax Credit – For parents with dependent children.

Child & Dependent Care Credit – For childcare while you work.

Education Credit (AOTC & LLC) – For college students or parents paying tuition.

Self-Employment Deductions – Home office, supplies, software, mileage, phone, internet.

Standard vs. Itemized Deduction – We'll decide which saves you the most.

Have questions? I can explain each one during your appointment.