

Which Common Tax Forms Should You Expect?

Updated: February 2023

Income					
If you received or completed:	Expect this form:	From:	You may receive this form:	Expected by:	Other comments:
Salary or wages	W-2	Employer	If you earned income from an employer	January 31	
Dividends / mutual fund capital gains distributions	1099-DIV or Consolidated 1099	Bank, brokerage, or other financial institution	If you received more than \$10 in dividends or mutual fund capital gains distributions from your investments	January 31	
Interest	1099-INT or Consolidated 1099	Bank, brokerage, or other financial institution	If you received more than \$10 in interest	January 31	
Original issue discounts on bonds	1099-OID or Consolidated 1099	Brokerage firm	If you received "original issue discounts" on corporate bonds, CDs, CDOs, or U.S. government obligations of \$10 or more	January 31	
Capital gain/loss	1099-B or Consolidated 1099	Brokerage firm	If you sold stocks, mutual funds, options, commodities, or other securities	February 15 or March 15	If you receive a Consolidated 1099, it may contain the information from 1099-B, 1099-DIV, 1099-INT, 1099-OID, and 1099-MISC from that particular brokerage firm. It can be delayed until March 15 if the brokerage firm files for an extension with the IRS.
Self-employment income	1099-NEC	Business or entity that hired you	If self-employment income is earned from a business that paid you \$600 or more	January 31	
Social Security benefits	SSA-1099	Social Security Administration	If you received Social Security benefits	January 31	Up to 85% of these payments are taxable to you, depending on your income level.
IRA rollover	1099-R	Plan administrator	If you rolled a 401(k) or other employer retirement plan into an IRA	January 31	This is not taxable to you, though it still needs to be reported on your tax return.
Roth conversion	1099-R	Plan administrator, brokerage, or custodian	If you converted money from a traditional IRA/401(k) to a Roth account or completed a "backdoor" Roth strategy	January 31	Conversions using the "backdoor" Roth strategy may not be taxable to you, unless you held other pre-tax IRA money at year end. If you converted from pre-tax to Roth, you likely will have a tax liability.
IRA/annuity/pension distribution (including for Qualified Charitable Distributions)	1099-R	Plan administrator, brokerage, or custodian	If you received distributions, or completed QCDs, of \$10 or more from your retirement account	January 31	If you did a QCD (Qualified Charitable Distribution), it won't be designated as such on this form. You'll need to let your tax pro know about it.
Government payments	1099-G	Federal, state, or local governments	If you received unemployment benefits, tax refunds, or other government payments	January 31	These payments may or may not be taxable.
Rent, prizes, medical payments, settlements, royalties, or other income	1099-MISC	Payer	If you received income, prizes, or payments of more than \$600, or at least \$10 in royalties	January 31	
Sale of real estate or property	1099-S	Title company or attorney	If you sold real estate, land, or other property	February 15	Principal residence may be excluded from capital gains if it meets the home sale exclusion rules. You may not receive this form separately, but rather it may be included in the closing paperwork.
Distributions from a 529 plan or Coverdell ESA	1099-Q	Financial institution that holds the account	If you withdrew funds from a 529 plan or Coverdell ESA	January 31	If the funds were used to pay for qualified educational expenses, the distributions aren't taxable. If distributions exceed qualifying expenses or are used on nonqualifying expenses, you may need to report this as other income.
Distributions from an HSA, Archer HSA, or Medicare Advantage MSA	1099-SA	Financial institution that holds the account	If you made payments or took distributions from special medical accounts	January 31	If the funds were used to pay for qualified medical expenses, the distributions aren't taxable.
Distributions or dividends from an S Corp or partnership	K-1 (Form 1065)	S Corp or partnership	If you're an owner of an S-Corp, a partner in a partnership, or if you hold some commodity ETFs and other complex investments	March 15	
Income/inheritance from an estate or trust as a beneficiary	K-1 (Form 1041)	Fiduciary of the estate or trust	If you're a beneficiary that received income from a trust or estate	Depends	
Gambling winnings	W-2G	Casino or other gaming organization	If you won \$600 or more from gambling (\$1,200 or more from bingo or slot machines; \$1,500 or more from keno)	January 31	
Exercise of incentive stock options (ISOs)	3921	Employer	If you exercised ISOs	January 31	Taxes are not due until you sell the stock. However, you may be subject to AMT in the year of exercise.
Exercise of non-qualified stock options (NQSOs) as an employee	W-2	Employer	If you are an employee and exercised NQSOs	January 31	
Exercise of non-qualified stock options (NQSOs) as a non-employee	1099-NEC	Company	If you are a non-employee or contractor that received and exercised NQSOs	January 31	
Deductions					
If you paid:	Expect this form:	From:	You may receive this form:	Expected by:	General comments:
Mortgage interest	1098	Lender	If you paid \$600 or more in mortgage interest	January 31	You must itemize to be able to deduct mortgage interest. Deduction may be limited depending on how the loan proceeds were used and when the property was acquired.
Qualified tuition expenses	1098-T	Educational institution	If you paid qualified education expenses and/or tuition	January 31	This form helps determine education credits, such as the Lifetime Learning Credit and American Opportunity Credit.
Student loan interest	1098-E	Loan servicer	If you paid at least \$600 in student loan interest	January 31	Max deduction of \$2,500. May be disallowed depending on your income.
Contributions					
If you made contributions to:	Expect this form:	From:	You may receive this form:	Expected by:	General comments:
IRA	5498	Brokerage or custodian	If you made IRA, Roth, SEP-IRA, or SIMPLE IRA contributions, conversions, or rollovers; or took RMDs	May 31 (January 31 for RMDs)	This document is for information only and you don't need it to file your taxes. Keep it with your records as you may need it in the future.
Employer retirement plans	W-2	Employer	If contributions were deducted from your paycheck and put into an employer-sponsored plan, such as a 401(k), 403(b), TSP, etc.	January 31	
Health Savings Account (HSA)	5498-SA	Financial institution that holds the account	If you made HSA contributions, including those made by your employer	May 31	This document is for information only and you don't need it to file your taxes. Contributions are likely deductible if you made them separate from your employer's payroll (you wouldn't have paid tax on the income if they were made via payroll).
Employee Stock Purchase Plan (ESPP)	3922	Employer	If you contributed to a qualified ESPP	January 31	This document is for information only and you don't need it to file your taxes. Keep it with your records because you'll need it when you sell the stock.
Cryptocurrencies					
If you did the following:	You may receive:	From:	You may receive this form:	Expected by:	General comments:
Crypto trading, rewards, or staking	1099-MISC	Exchange	If you traded crypto, received income from rewards, or staked your crypto	January 31	Individual transactions are not reported. The total income will be reported.
Sold or exchanged crypto	1099-B	Exchange or crypto broker	If you had crypto transactions that resulted in a gain/loss	January-February	Some exchanges may issue this form to help you determine your gain/loss.

NOTE: You may receive several tax forms for crypto or none at all, so it's your responsibility to keep track of your individual transactions. The details of crypto transactions are reported on Form 8949 and Schedule D when filing taxes.