

# MARRIED FILING SEPARATELY CHECKLIST

Tax Year Checklist & Document Organizer

## 1. TAXPAYER & SPOUSE INFORMATION

Taxpayer Full Name

Taxpayer SSN

Taxpayer Date of Birth

Spouse Full Name

Spouse SSN (Required for MFS)

Spouse Date of Birth

## 2. COMMUNITY PROPERTY & STATE CONSIDERATIONS

### Community Property State Verification

Determine if you reside in AZ, CA, ID, LA, NV, NM, TX, WA, or WI (requires Form 8958 to allocate income/deductions).

### Deduction Method Alignment

Confirm agreement on deduction method. If one spouse itemizes, the other must also itemize (cannot claim standard deduction).

## 3. INCOME DOCUMENTS (TAXPAYER'S SHARE ONLY)

### Form W-2

Wage and tax statements for the individual taxpayer.

### Forms 1099 (DIV, INT, OID)

Interest and dividend income statements (individually owned accounts or split community accounts).

### Forms 1099-B / Brokerage Statements

Proceeds from broker and barter exchange transactions.



**Schedule K-1 (Form 1065, 1120-S, 1041)**

Partnership, S-corporation, estate, or trust income.



**Forms 1099-MISC & 1099-NEC**

Nonemployee compensation and miscellaneous income.

**4. DEDUCTIONS, CREDITS, AND DISALLOWED ITEMS**



**Form 1098 - Mortgage Interest Statement**

Verified and allocated based on who paid the interest or legal ownership.



**Real Estate and Property Tax Records**

Allocated tax payments (subject to the \$5,000 MFS limitation for SALT).



**Charitable Contributions Receipts**

Donation receipts corresponding to the taxpayer who made the payment.



**Child and Dependent Care Expenses**

Review eligibility (credit is generally not allowed for MFS unless living apart).



**Education Expenses & Student Loan Interest**

Confirm exclusion (MFS filers are generally disqualified from the Student Loan Interest Deduction and Education Credits).

**Important Tax Rule Reminders for MFS**

- Both spouses must choose the same deduction method (either both Itemize or both take Standard Deduction).
- The Standard Deduction for Married Filing Separately is half of the Married Filing Jointly amount.
- Many credits are phased out completely or severely limited (e.g., Earned Income Tax Credit, Child and Dependent Care Credit, Lifetime Learning/American Opportunity Credits, Adoption Assistance exclusion).
- If you lived in a community property state, you must file Form 8958 to show the allocation of community vs. separate income.

**Taxpayer Signature**

**Date Signed**