

FOR SMALL ACCOUNTING AND BOOKKEEPING FIRMS

The busy-season document checklist

What to set up before January so client documents arrive on time, reminders stay specific, and your team spends less of the season chasing.

01 Before January

- ☐ **Group clients by what they file.** W-2 only, self-employed, rentals, K-1 investors, business returns. Each group gets its own request list.
- ☐ **Build each client's list from last year's return.** Every form you used last year is a document to ask for this year.
- ☐ **Choose one way in.** Pick the portal clients should use, say so in every message, and ask clients not to email tax documents.
- ☐ **Confirm the basics first.** Engagement letters signed and contact details current before the first request goes out.
- ☐ **Write your messages once.** A kickoff request, two reminders, a final notice and an extension notice.
- ☐ **Set a cutoff date.** After it, returns without complete documents go on extension. Put the date in the kickoff message, and remind clients that an extension doesn't extend the time to pay.
- ☐ **Name one owner for the chase.** One person reviews the open items every week.

02 Key 2027 dates for calendar-year filers

Date	What's due
Mon, Feb 1	Most statements due <i>to recipients</i> : W-2, 1099-NEC, -INT, -DIV, -R, most 1099-MISC, 1098, 1095-A. W-2s and 1099-NECs are also due to the SSA and IRS. (Jan 31 is a Sunday.)
Tue, Feb 16	Brokerage 1099-Bs and 1099-MISC with box 8 or 10 amounts due to recipients. (Feb 15 is Presidents Day.)
Mon, Mar 15	Partnership (1065) and S corporation (1120-S) returns, or a 6-month extension (Form 7004). K-1s go out with the return.
Thu, Apr 15	Individual returns (1040) or an extension (Form 4868), plus any tax owed . Also trust and estate (1041) and C corporation (1120) returns.
Wed, Sep 15	Extended partnership and S corporation returns due
Thu, Sep 30	Extended trust and estate returns due
Fri, Oct 15	Extended individual and C corporation returns due

An extension gives more time to file, not to pay: tax owed is due April 15. Due dates on a weekend or legal holiday move to the next business day. Confirm against the IRS calendar and your state's due dates.

03 What to ask for, and when it usually arrives

Tell clients when to expect each form, so they send it as soon as it lands instead of waiting for the whole stack.

Document	Usually needed from	Usually arrives
W-2	Employees	By early February
1099-NEC, 1099-MISC	Contractors; rent and royalty income	Early February (some 1099-MISC boxes mid-February)
1099-INT, 1099-DIV	Bank and investment accounts	Early February
Consolidated brokerage 1099 (incl. 1099-B)	Investment accounts	Mid-February; corrected versions often follow into March
1099-R, SSA-1099	Retirement distributions; Social Security	Late January to early February
1098 (mortgage interest)	Homeowners	Early February
1098-T, 1098-E	Students; student-loan borrowers	Early February
1095-A	Marketplace health coverage	Early February
Schedule K-1 (partnership, S corp)	Owners and investors	Often March; as late as September if the entity extends
Schedule K-1 (trust, estate)	Beneficiaries	Often March to April; as late as September 30 if the trust or estate extends
Year-end books and bank statements	Self-employed and business clients	When the client closes the year; set a date with them
Prior-year return, notices, estimated payments	New clients; anyone with notices or estimates	Any time; ask in the kickoff
Form 5498 (IRA contributions)	IRA holders	Late May or early June. Not needed to file, so don't hold a return for it

Typical timing, based on the IRS deadlines for issuers. Individual issuers can be late, and corrected forms are common.

04 Track the work, not just the reminders

Reminders move documents; a tracker moves returns. For every open client, your tracker should answer four questions at a glance:

MISSING

Which documents are still outstanding, by name

NEXT ACTION

What happens next, and by what date

OWNER

Which person on your team is responsible

STATUS

Where the return stands (section 08)

A client with no next action or no owner is a stalled return, however many reminders have gone out. Review the list once a week, oldest next-action date first.

05 A starting reminder cadence

An example to adjust to your firm. The rule that matters most: every reminder names exactly what's still missing.

Mid-January	Kickoff. Each client gets their own list, the portal link and your cutoff date.
+2 weeks	Reminder 1. Only the documents still missing, by name.
Mid-February	Reminder 2. Most forms should be out by now. Restate the cutoff date.
Then weekly	Short follow-ups listing open items. Stop the moment a client's list is complete.
2 weeks before cutoff	A phone call to anyone still missing documents.
Cutoff	Extension notice. What's still needed, the new filing date, and that any tax owed is still due April 15.

06 Reminder ground rules

- ☐ **Specific beats frequent.** "We still need your 1099-B from your brokerage" gets a faster answer than "please send your documents."
- ☐ **Stop when it's done.** A client who has sent everything should never get another reminder.
- ☐ **Someone reads it before it goes.** A person on your team checks each message, especially anything drafted automatically.
- ☐ **Log every contact.** Whoever picks up the phone next should see what was asked and when.
- ☐ **One channel for documents.** Every message points back to the portal.

07 When a reminder isn't enough

Take a client off routine reminders when any one of these is true. Adjust the numbers to your firm.

- ☐ **Two reminders, no response.** No reply and no upload after two reminders.
- ☐ **Close to the cutoff.** Documents still missing three weeks before your cutoff date.
- ☐ **A missed promise.** The client gave a date for something and the date has passed.
- ☐ **A blocked return.** The missing item stops all work and depends on someone else, like a K-1.

Escalating means a person takes over: the preparer calls, logs the outcome and next action, and raises an extension if the cutoff is close.

08 Statuses: one list inside, one sentence outside

Keep a short, fixed set of statuses in your tracker. Clients don't need your labels; give each one a plain sentence your team uses in emails and on the phone.

In your tracker	What it means	What the client hears
Waiting on client	Documents or answers still missing	"We're still waiting on [documents]."
Documents complete	Everything is in; work hasn't started	"We have everything we need, and your return is in line."
In preparation	A preparer is working on it	"Your return is being prepared."
In review	Prepared; being checked before filing	"Your return is in final review."
Ready to sign	Sent for signature or e-file authorization	"Your return is ready for your signature."
Filed	Filed and accepted	"Your return was filed on [date]."
On extension	Extension filed; return still open	"We filed an extension. Your new filing deadline is [date]; any tax owed was due April 15."

Then keep two replies ready for the most common question:

"WHERE'S MY RETURN?" · TRACKER SAYS: WAITING ON CLIENT

Thanks for checking in. We're still waiting on [documents]. You can upload them at [portal link], and we'll get started as soon as they're in.

"WHERE'S MY RETURN?" · TRACKER SAYS: IN PREPARATION

Thanks for checking in. We have everything we need, and your return is being prepared. We'll be in touch by [date], or sooner if we have questions.

09 Three numbers worth tracking

Write them down this season, so next season you know whether the changes worked.

01

Share of clients with complete documents by March 1, and by your cutoff

02

Average days from the first request to complete documents

03

Staff hours a week spent chasing documents and answering status questions

10 Protect client data while you chase

- ☐ **Have a written information security plan (WISP).** The FTC Safeguards Rule requires tax professionals to have one, and the IRS publishes a template in Publication 5708.
- ☐ **Turn on multi-factor authentication** for email, your portal and your tax software.
- ☐ **Keep sensitive numbers out of email.** Don't ask for, or accept, Social Security or full account numbers by plain email. Point clients to the portal.
- ☐ **Limit access.** Staff see the clients they work on, and access ends when someone leaves.
- ☐ **Expect phishing.** Messages posing as clients or the IRS are common during filing season. Verify any unusual request by phone.

Further reading: IRS Publication 4557, *Safeguarding Taxpayer Data*; IRS Publication 5708, *Creating a Written Information Security Plan for your Tax & Accounting Practice*.

11 Before the first request goes out

A ten-minute readiness check for early January. If any box stays empty, fix it before kickoff.

- ☐ Every active client is in the tracker, with a group and an owner.
- ☐ Each client's request list is built from last year's return.
- ☐ The portal works. A test upload landed where your team expects it.
- ☐ Messages are written and approved: kickoff, two reminders, final notice and extension notice.
- ☐ The cutoff date is set and appears in the kickoff message.
- ☐ Statuses and client sentences are agreed (section 08), and so is your escalation rule (section 07).
- ☐ Someone owns the weekly review of next actions and stalled clients.
- ☐ Security basics are in place: a current WISP and multi-factor authentication on email, portal and tax software.
- ☐ Your starting numbers are written down (section 09), so you can compare at the end of the season.

WHERE SPAREHAND FITS

Much of this checklist, set up for you.

Sparehand sets up document tracking and client reminders inside the Google Workspace or Microsoft 365 your firm already uses: a live list per client of what has arrived and what hasn't, reminders that name the exact document (drafted by AI, approved by your team before anything is sent), and drafted replies to status questions. To see whether it fits your firm, book a 20-minute call at getsparehand.com.

This checklist is general guidance, not tax or legal advice. Confirm dates and requirements with the IRS and your state before relying on them. Version 1.2 · October 2026.