FREE CHECKLIST

1099 filing checklist

To file 1099s for 2026, list every contractor and landlord you paid, check each has a W-9, total what you paid by check, cash or bank transfer, and send a 1099-NEC or 1099-MISC to anyone paid $2,000 or more. Then file with the IRS by February 1, 2027, electronically if you have ten or more forms.

Fillable PDF. Click a box to tick it and type in the notes, then save or print.

Before January 4 ITEMS

- [ ] List every contractor, landlord and attorney you paid in 2026
- [ ] Check a signed W-9 is on file for each one
- [ ] Ask for missing W-9s now, before you need them
- [ ] Check each name and taxpayer ID matches the W-9

Work out who gets one 6 ITEMS

- [ ] Total 2026 payments by check, cash, ACH and bank transfer
- [ ] Leave out payments made by card or payment apps (reported on 1099-K)
- [ ] Leave out most corporations, except attorneys and medical providers
- [ ] Flag everyone paid $2,000 or more for services: Form 1099-NEC
- [ ] Flag rent, prizes and other income of $2,000 or more: Form 1099-MISC
- [ ] Flag royalties of $10 or more: Form 1099-MISC

General information, not tax advice for your situation.

File and send 5 ITEMS

- [ ] Send each 1099-NEC to the contractor by February 1, 2027 (January 31 is a Sunday)
- [ ] File 1099-NEC with the IRS by February 1, 2027
- [ ] File 1099-MISC with the IRS by March 1, 2027 on paper or March 31 if e-filed
- [ ] E-file through the IRS IRIS system if you have 10 or more information returns
- [ ] File state copies where your state requires them

After filing 4 ITEMS

- [ ] Save the confirmation and copies of every form
- [ ] Correct any form with a wrong amount or ID as soon as you find it
- [ ] Answer any IRS CP2100 or name mismatch notice
- [ ] Start next year's list with this year's contractors

Notes

Want payroll handled?

We set it up, run it and file the returns. Book a free 30-minute call at eminenttax.com/contact or call (972) 347-4590.

eminenttax.com

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