

# 2025 U.S. PERSONAL TAX CHECKLIST

## WHO NEEDS TO FILE U.S. RETURNS?

**U.S. citizens, green card holders, residents, Canadian engaged in trade or business, or a representative of a U.S. estate or trust.**

## FILING DEADLINES

1. 2025 1040 or 1040NR personal tax return, with U.S. wages or salary - **April 15, 2026**
2. 2025 1040 or 1040NR personal tax return without U.S. wages & salary and residing outside U.S. – **June 15, 2026** (but balances owing should be paid by **April 15, 2026**)
3. 2025 FBAR (Fincen 114), filed electronically, to report foreign financial assets – **April 15, 2026 (if residing outside U.S., filing deadline is June 15, 2026)**

*Note: Filing extensions for 1040 and 1040NR personal returns can be prepared when required and must be submitted, with estimated tax, before the deadlines above.*

## REQUIRED INFORMATION

### All Filers:

- Social Security number, or taxpayer number, W-2, Form 1099, Form 1042S, etc)
- US tax slips (Form 1042S, etc)
- 2025 Canadian personal income tax return if not prepared by Ernst & Company CPA
- 2024 U.S. tax return if not prepared by Ernst and Company CPA, including unused foreign tax credits carried forward and unclaimed capital losses carried forward

### 1040 Filers:

- Mortgage interest and property tax paid during 2025
- Activity statements of TFSA and RESP for 2025
- Financial information for Canadian and other non-US cash accounts, registered investments and non-registered investments to prepare additional foreign asset information returns, including joint holder information, if applicable
- 2025 statement for any Canadian mutual funds held outside of registered accounts for PFIC reporting.

### 1040NR Filers:

- Days spent in the U.S. during 2023, 2024 and 2025
- If first time filer in the U.S., provide completed W-7 form, ask us about other documentation to support identity.