

Crypto Tax Checklist for the 2027 Filing Season

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Use this checklist before you open your tax software or meet your accountant. It is written for the US 2026 tax year (returns due in April 2027), but most steps apply in any country. Print it, or download the PDF version.

1. List every place you held crypto

- ☐ Every exchange account you used during the year, including ones you closed (export before you close: some exchanges delete history with the account)
- ☐ Every self-custody wallet address (MetaMask, Ledger, Trezor, Phantom, Trust Wallet) on every network you used
- ☐ DeFi protocols, bridges and NFT marketplaces you interacted with
- ☐ Crypto debit cards, payment apps and peer-to-peer trades

2. Export the files

- ☐ A full transaction history from each exchange, covering **all years since your first purchase**, not just 2026 (cost basis comes from older buys). Our exchange guides show where each export is.
- ☐ Deposit and withdrawal history, if your exchange exports it separately
- ☐ Earn, staking, futures and P2P histories, which are often separate exports
- ☐ Wallet histories from a block explorer, one per network

3. Collect the tax forms

- ☐ **Form 1099-DA** from each US broker you sold on. For 2026 sales it shows cost basis only for coins bought on that platform after 2025 and kept there; coins you transferred in show no basis.
- ☐ **Form 1099-MISC** for rewards or staking income, if your exchange issues one

- ☐ Your 2025 return, for any capital loss carried forward into 2026

4. Fix the gaps before you calculate

- ☐ Match transfers between your own accounts so they are not counted as sales
- ☐ Find the original purchase for any coin that arrived with no cost basis
- ☐ Check that each exchange's closing balance in your software matches the real balance on December 31
- ☐ Note the time zone of each export (many use UTC) so trades near midnight on December 31 land in the right year

5. Have these numbers ready

- ☐ Net short-term and long-term gain or loss (Form 8949 and Schedule D)
- ☐ Crypto income: staking, mining, airdrops, interest, payment for work
- ☐ Your answer to the digital asset question on page 1 of Form 1040

Want a rough tax number now? Try the capital gains calculator. For how each item is taxed, read the US crypto tax guide.