

# The W-2 Refund Maximizer Checklist

Make sure you claim every credit and deduction you qualify for

Most W-2 employees overpay by missing credits they actually qualify for. This is not about inflating anything. It is about claiming what is rightfully yours. Check what applies and bring it when you file.

## Credits worth checking

- Earned Income Tax Credit (EITC)
- Child Tax Credit and Credit for Other Dependents
- Child and Dependent Care Credit
- Education credits (American Opportunity, Lifetime Learning)
- Saver's Credit for retirement contributions
- Energy-efficient home improvement credits

## Adjustments that lower your taxable income

- Student loan interest paid
- HSA contributions
- Traditional IRA contributions
- Educator classroom expenses
- Certain moving or job expenses where still allowed

**Tip:** Your filing status matters. Head of household and married filing jointly often beat single. We check the best option for you, not just the default.

## Commonly missed

- Claiming a dependent you support
- State and local credits
- Prior-year items that carry forward
- Withholding adjustments so next year is smoother

## Documents to bring

- W-2 from each employer
- 1098-T (tuition) and 1098-E (student loan interest)

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■ Childcare provider details and amounts

■ Records for any credits above

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**Tip:** A human review is where missed credits get caught. Our fee is based on the work, never on the size of your refund.

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