Mentoring at Scale

IRS Forms for Creators

Every form your creator business is likely to touch, in plain English, with a live link to the current-year version.

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The Baratelli Institute

Phil A. Baratelli, CPA, MBA . Founder . baratelliinstitute.com

Overview

Forms are a language. The tax system is thousands of pages of statute, but only a couple of dozen forms actually touch a creator business in a typical year. This reference maps those forms in the order you will encounter them and explains each in plain English.

Every form entry includes six pieces of information. The form number. The full official name. What the form actually is, translated into non-tax-code English. The trigger event that means you now need this form. Who typically fills it out - you, your CPA, or both. And the IRS.gov URL to the current-year version.

How to Use This Reference

Do not host your own copies of IRS forms. Ever. Forms update every October or November for the following filing season, and using a stale form is a real user-harm risk. Always download the current-year version directly from IRS.gov using the link on each form's entry. This reference tells you WHICH form for WHICH situation. IRS.gov gives you the form itself.

> *Read the sections in order and you will build a mental map of the creator tax lifecycle - entity setup, income and information returns, tax returns, schedules and detail forms, quarterly payments, retirement, and special situations. Skim the trigger events; the ones that apply to you today will jump out.*

Section 1: Entity and Elections

The paperwork that sets up your business structure. You touch these forms rarely - typically once at business formation, sometimes again at an entity conversion.

W-9: Request for Taxpayer ID Number and Certification

What it is. The form you give a payer so they can pay you and issue you a 1099 at year-end. Contains your name, tax ID (SSN or EIN), entity type, and address. Every sponsor needs one before they can pay you.

Trigger. You are about to be paid by a sponsor, platform, or client for the first time.

Filed by. You (fill it out and send it to the payer)

IRS.gov link. https://www.irs.gov/forms-pubs/about-form-w-9

SS-4: Application for Employer Identification Number (EIN)

What it is. How you get an EIN - the tax ID for your business. Free from the IRS. Even a single-member LLC without employees benefits from having one to keep your SSN off vendor W-9s.

Trigger. You form an LLC or want to keep your SSN off sponsor paperwork.

Filed by. You (apply directly at IRS.gov - 15 minutes)

IRS.gov link. https://www.irs.gov/forms-pubs/about-form-ss-4

8832: Entity Classification Election

What it is. Switches how your LLC is taxed. By default a single-member LLC is a disregarded entity (Schedule C on your 1040) and a multi-member LLC is a partnership. Form 8832 lets you elect a different classification, most commonly to be taxed as a corporation.

Trigger. You want your LLC taxed as a C corporation (rare for creators; usually to unlock QSBS treatment).

Filed by. You or your CPA (usually CPA advises)

IRS.gov link. https://www.irs.gov/forms-pubs/about-form-8832

2553: Election by a Small Business Corporation (S-corp)

What it is. The S-corp election. Turns your LLC (or corporation) into an S-corp for tax purposes. Enables the reasonable-comp / distribution split that saves self-employment tax above the reasonable-comp threshold.

Trigger. Your net self-employment income is above ~$50,000 and you want the S-corp tax structure.

Filed by. You or your CPA (CPA usually files it with your first S-corp return)

IRS.gov link. https://www.irs.gov/forms-pubs/about-form-2553

Section 2: Income and Information Returns

The 1099 family. What YOU receive from every payer above the threshold, and what YOU issue to every contractor above the threshold. Deadline for all of these is January 31.

1099-NEC: Nonemployee Compensation

What it is. The form YOU FILE for every contractor you paid $600 or more during the year. Editors, VAs, thumbnail designers, coaches, business-side therapists, attorneys, accountants - anyone who is not an employee and got paid $600+.

Trigger. You paid a contractor $600 or more during the year and it is now year-end.

Filed by. You file (deadline: January 31)

IRS.gov link. https://www.irs.gov/forms-pubs/about-form-1099-nec

1099-K: Payment Card and Third-Party Network Transactions

What it is. The form YOU RECEIVE from every platform that paid you above the reporting threshold. Stripe, PayPal, YouTube, Patreon, Gumroad, Kick, Ko-fi. The number on the 1099-K is gross, before platform fees.

Trigger. You received payments through third-party networks above the federal threshold.

Filed by. Platform files (you receive by January 31)

IRS.gov link. https://www.irs.gov/forms-pubs/about-form-1099-k

1099-MISC: Miscellaneous Information

What it is. For miscellaneous payments that do not fit 1099-NEC. Royalties, rent, prizes, awards, other income above $600. YouTube AdSense specifically issues 1099-MISC (not 1099-K) for ad revenue.

Trigger. You received royalties, rent, or other non-employee income above $600.

Filed by. Payer files (you receive by January 31)

IRS.gov link. https://www.irs.gov/forms-pubs/about-form-1099-misc

W-2: Wage and Tax Statement

What it is. Once you elect S-corp, you must put yourself on payroll and issue yourself a W-2. This is the form. You (through your payroll provider) issue it to yourself.

Trigger. You are an S-corp and paid yourself reasonable compensation as an employee.

Filed by. You (via payroll provider), by January 31

IRS.gov link. https://www.irs.gov/forms-pubs/about-form-w-2

Schedule K-1: Partner's / Shareholder's Share of Income

What it is. Issued to you from any partnership or S-corp you own an interest in. Tells you your share of income to report on your personal return. If YOU are the S-corp, you issue this to yourself.

Trigger. You own an interest in a partnership or S-corp.

Filed by. The partnership or S-corp issues to you

IRS.gov link. https://www.irs.gov/forms-pubs/about-schedule-k-1-form-1065

Section 3: Business Tax Returns

The return itself. Which one you file depends on your entity structure. Schedule C for sole prop / single-member LLC. Form 1120-S for S-corps. Form 1065 for partnerships and multi-member LLCs.

1040 + Schedule C: U.S. Individual Income Tax Return + Profit or Loss from Business

What it is. The sole proprietor's return. Schedule C is the P&L; the totals flow to your Form 1040. This is what most sub-$50k creators file.

Trigger. You are a sole prop or single-member LLC not electing S-corp.

Filed by. You or your CPA (CPA recommended above $75k income)

IRS.gov link. https://www.irs.gov/forms-pubs/about-schedule-c-form-1040

1120-S: U.S. Income Tax Return for an S Corporation

What it is. The S-corp's own tax return. Separate filing from your personal 1040. Due March 15 (a month before your personal return).

Trigger. You elected S-corp under Form 2553.

Filed by. Your CPA (rarely self-filed)

IRS.gov link. https://www.irs.gov/forms-pubs/about-form-1120-s

1065: U.S. Return of Partnership Income

What it is. The partnership return. Filed by any multi-member LLC that has not elected corporate treatment. Passes income to partners via Schedule K-1.

Trigger. You are in a multi-member LLC or partnership.

Filed by. Your CPA

IRS.gov link. https://www.irs.gov/forms-pubs/about-form-1065

Section 4: Schedules and Detail Forms

The supporting forms attached to your return. Each calculates a specific piece of the puzzle - self-employment tax, home office, depreciation, QBI deduction, general business credits.

Schedule SE: Self-Employment Tax

What it is. Calculates your Social Security and Medicare tax on self-employment income. Rate is 15.3% on the first ~$168,600 (2026), then 2.9% on the excess with an additional 0.9% Medicare surtax at higher levels.

Trigger. You have self-employment income of $400 or more.

Filed by. Filed with your 1040

IRS.gov link. https://www.irs.gov/forms-pubs/about-schedule-se-form-1040

Form 8829: Expenses for Business Use of Your Home

What it is. The home office deduction detail. Calculates the business-use portion of your home expenses (rent/mortgage interest, utilities, insurance, repairs, depreciation).

Trigger. You use part of your home regularly and exclusively for business.

Filed by. Filed with your Schedule C

IRS.gov link. https://www.irs.gov/forms-pubs/about-form-8829

Form 4562: Depreciation and Amortization

What it is. Tracks depreciation on capital assets. Also where you elect Section 179 or bonus depreciation to accelerate write-offs.

Trigger. You bought capital assets (cameras, computers, gear) over ~$2,500 during the year.

Filed by. Filed with your business return

IRS.gov link. https://www.irs.gov/forms-pubs/about-form-4562

Form 4797: Sales of Business Property

What it is. Reports gains and losses on the sale of business assets. Applies when you sell equipment, sell a channel, sell an audience list.

Trigger. You sold business assets during the year.

Filed by. Your CPA (this gets complicated - depreciation recapture)

IRS.gov link. https://www.irs.gov/forms-pubs/about-form-4797

Form 8995 / 8995-A: Qualified Business Income Deduction

What it is. Calculates the 20% QBI deduction for pass-through businesses. Available to Schedule C, partnership, and S-corp owners under certain income thresholds. Real money - up to 20% off your business income before tax.

Trigger. You have qualified business income (Schedule C, K-1 from partnership or S-corp).

Filed by. Filed with your 1040

IRS.gov link. https://www.irs.gov/forms-pubs/about-form-8995

Form 3800: General Business Credit

What it is. Consolidates the various business tax credits into one form. Retirement plan startup credit, employer-provided childcare credit, R&D credit if applicable.

Trigger. You claimed any general business credit.

Filed by. Your CPA (credits require careful documentation)

IRS.gov link. https://www.irs.gov/forms-pubs/about-form-3800

Section 5: Payments

Quarterly estimated tax for you, and payroll tax filings if you have an S-corp with W-2 payroll.

Form 1040-ES: Estimated Tax for Individuals

What it is. The vouchers for quarterly estimated tax payments. Due April 15, June 15, September 15, and January 15 (next year).

Trigger. You have self-employment or business income and owe more than $1,000 at year-end.

Filed by. You (pay directly to IRS.gov)

IRS.gov link. https://www.irs.gov/forms-pubs/about-form-1040-es

Form 941: Employer's Quarterly Federal Tax Return

What it is. For S-corp filers with payroll. Reports payroll tax withholdings quarterly. Due April 30, July 31, October 31, January 31.

Trigger. You are an S-corp with payroll (yourself as W-2).

Filed by. Your payroll provider (Gusto, ADP, RUN) files it

IRS.gov link. https://www.irs.gov/forms-pubs/about-form-941

Form 940: Employer's Annual FUTA Tax Return

What it is. Federal unemployment tax. Due January 31. Rate is effectively 0.6% on first $7,000 of each employee's wages.

Trigger. You are an employer (S-corp with payroll).

Filed by. Your payroll provider files it

IRS.gov link. https://www.irs.gov/forms-pubs/about-form-940

Section 6: Retirement

Setting up and reporting on retirement accounts. Solo 401(k) and SEP IRA are the dominant self-employed vehicles.

Form 5305-SEP: SEP IRA Plan Adoption Agreement

What it is. The plan document to set up a SEP IRA. Simplest self-employed retirement account. Contribution limit is 25% of net self-employment income up to $70,000 (2026).

Trigger. You want to set up a SEP IRA.

Filed by. You (once, then keep on file - no annual filing required)

IRS.gov link. https://www.irs.gov/forms-pubs/about-form-5305-sep

Form 5500-EZ: Annual Return for a One-Participant Retirement Plan

What it is. Annual filing for a Solo 401(k) once plan assets exceed $250,000. Before that threshold, no annual filing required for a one-participant plan.

Trigger. Your Solo 401(k) assets crossed $250,000 at any point during the year.

Filed by. You or your CPA (due July 31)

IRS.gov link. https://www.irs.gov/forms-pubs/about-form-5500-ez

Form 8606: Nondeductible IRAs

What it is. Tracks basis in nondeductible IRA contributions. Required for the backdoor Roth strategy.

Trigger. You made nondeductible IRA contributions or executed a backdoor Roth.

Filed by. Filed with your 1040

IRS.gov link. https://www.irs.gov/forms-pubs/about-form-8606

Form 5329: Additional Taxes on Qualified Plans

What it is. Reports the 10% early-withdrawal penalty on retirement plans, the 6% excess-contribution excise tax, and other retirement-related penalty taxes.

Trigger. You took an early retirement withdrawal or made an excess contribution.

Filed by. Filed with your 1040

IRS.gov link. https://www.irs.gov/forms-pubs/about-form-5329

Section 7: Special Situations

Underpayment penalty and filing extensions. Both come up for creators more often than they should.

Form 2210: Underpayment of Estimated Tax by Individuals

What it is. Calculates the underpayment penalty when your estimated tax payments during the year fell short of the safe-harbor amount. Not filed if you paid enough estimated tax.

Trigger. You underpaid your estimated tax during the year.

Filed by. Your CPA (or IRS calculates it automatically)

IRS.gov link. https://www.irs.gov/forms-pubs/about-form-2210

Form 4868: Application for Automatic Extension of Time to File

What it is. Six-month extension of your personal return filing deadline. Extends October 15 filing but DOES NOT extend the tax-payment deadline. Pay estimated taxes with the extension.

Trigger. You need more time to file (a common creator situation with complex K-1s).

Filed by. You or your CPA (due April 15)

IRS.gov link. https://www.irs.gov/forms-pubs/about-form-4868

Cheat Sheet: The Form Matrix

The complete form list at a glance. Print this page.

Form	Purpose	Filed by	Deadline
W-9	Request for Taxpayer ID Number and Certification	You	As requested
SS-4	Application for Employer Identification Number (EIN)	You	At formation
8832	Entity Classification Election	You or your CPA	As needed
2553	Election by a Small Business Corporation (S-corp)	You or your CPA	By March 15 of election year
1099-NEC	Nonemployee Compensation	You file	January 31
1099-K	Payment Card and Third-Party Network Transactions	Platform files	January 31 (received)
1099-MISC	Miscellaneous Information	Payer files	January 31 (received)
W-2	Wage and Tax Statement	You	January 31 (issued)
Schedule K-1	Partner's / Shareholder's Share of Income	The partnership or S-corp issues to you	By return due date
1040 + Schedule C	U.S. Individual Income Tax Return + Profit or Loss from Business	You or your CPA	April 15
1120-S	U.S. Income Tax Return for an S Corporation	Your CPA	March 15
1065	U.S. Return of Partnership Income	Your CPA	March 15
Schedule SE	Self-Employment Tax	Filed with your 1040	With 1040
Form 8829	Expenses for Business Use of Your Home	Filed with your Schedule C	With 1040
Form 4562	Depreciation and Amortization	Filed with your business return	With business return
Form 4797	Sales of Business Property	Your CPA	With business return
Form 8995 / 8995-A	Qualified Business Income Deduction	Filed with your 1040	With 1040
Form 3800	General Business Credit	Your CPA	With business return

Form	Purpose	Filed by	Deadline
Form 1040-ES	Estimated Tax for Individuals	You	Apr 15 / Jun 15 / Sep 15 / Jan 15
Form 941	Employer's Quarterly Federal Tax Return	Your payroll provider	Apr 30 / Jul 31 / Oct 31 / Jan 31
Form 940	Employer's Annual FUTA Tax Return	Your payroll provider files it	January 31
Form 5305-SEP	SEP IRA Plan Adoption Agreement	You	Once at plan setup
Form 5500-EZ	Annual Return for a One-Participant Retirement Plan	You or your CPA	July 31 (once assets > $250k)
Form 8606	Nondeductible IRAs	Filed with your 1040	With 1040
Form 5329	Additional Taxes on Qualified Plans	Filed with your 1040	With 1040
Form 2210	Underpayment of Estimated Tax by Individuals	Your CPA	With 1040 (if applicable)
Form 4868	Application for Automatic Extension of Time to File	You or your CPA	April 15

A Note on Annual Updates

The IRS publishes updated forms every fall for the following filing season. A form issued in October 2026 is the '2026' form, used to file the 2026 tax year (typically filed in early 2027). If you print a form and file it, always confirm the year in the top-right corner matches your tax year.

This reference is stable. The forms behind the links are not. The IRS.gov URLs point to permanent 'About Form X' pages that always link to the current-year version. If you save one of these URLs to your bookmarks, you will always land on the latest form. If you save the actual form PDF to your computer, you have a stale file in nine months.

The best workflow: bookmark the 'About Form X' page for every form you touch regularly. Download the actual PDF only when you need to file, and download it that same day. The IRS is generous about giving you the current version for free at all times.

> *Forms are a language. Learn the twenty-seven forms in this reference and you can hold a coherent conversation with any CPA about anything a creator business is likely to face.*

See also: baratelliinstitute.com/irs-forms.html for the fast-lookup index page linking directly to each form's IRS.gov page.