TAKEAWAY · AI AGENT FOR TAXES · 2026

Let the agent do the paperwork. Keep the judgement.

An agent is genuinely better than you at the boring 80% of tax preparation — collecting, reading, classifying and chasing documents. **Everything carrying legal responsibility stays with you.**

80% of the work — gathering, reading and sorting documents — is exactly what an agent does well	**0** returns an agent should sign, submit, or take responsibility for	**1** question to always ask: which files could you not read?

The split: what the agent does, what you do

GIVE IT TO THE AGENT	KEEP FOR YOURSELF
Reading payslips, statements, invoices and receipts	Signing the return — responsibility attaches to a person
Classifying business vs personal spend by your own rule	Submitting the filing; mistakes are often not reversible
Chasing what is missing against a checklist	Deciding a position on a grey-area deduction
Tracking deadlines with reminders before the date	Interpreting a rule change — models invent repealed rules

Set it up once

- [ ] Give it the **folder**, not a description of the folder
- [ ] Include last year's return — the most useful single file
- [ ] Write the business vs personal rule down explicitly
- [ ] Keep an archive the agent cannot write to
- [ ] Ask which files it **could not parse**
- [ ] Verify every rule it cites against the authority

Documents that matter

- [ ] Income: payslips, employer statements, 1099s, interest and dividends
- [ ] Expenses: a full year of bank and card exports
- [ ] Business receipts, kept separate from personal spend
- [ ] Anything with a deduction attached: mortgage, charity, medical, education

THE FREELANCER TRAP

The reporting threshold for 1099-NEC forms rose for 2026, so some clients that previously issued one no longer will — **while your obligation to report the income is unchanged.** Income below the threshold can arrive with no form at all, and nothing prompts you to include it. This is the task an agent wins outright: reconcile deposits against the forms you received, and flag income with no matching document. Two more failures to design around: **confident wrong answers on rules**, and **silent omissions** — an agent that cannot read a scanned PDF simply skips it. That is why the "what could you not read" question decides between a complete return and a missing deduction.

Sources: Yahoo Finance, "Can AI do my taxes?" (2026), on AI participating in rather than owning the filing process; Monaco CPA on the 2026 freelancer reporting-threshold change; Intuit's August 2026 AI bookkeeping update for the self-employed. Full links in the article at wolffi.sh/blog.