

Documents to gather before you file your 2026 return

For Nigerian residents paid in dollars, pounds or euros. Return due **31 March 2027** for income earned in 2026 (our reading of state IRS practice; see the filing guide). Tick each line as it goes into your evidence folder.

Who you are

- ☐ **NIN** (National Identification Number). The new Tax ID is linked to it.
- ☐ **Tax ID**, 13 digits. Retrieve it at taxid.nrs.gov.ng or taxid.jrb.gov.ng with your NIN, names and date of birth exactly as NIMC holds them. JRB/NRS notice, live since 1 Jan 2026
- ☐ **BVN** and date of birth if you live in Lagos: LIRS eTax uses them to create your payer ID. LIRS registration steps
- ☐ Your residential address on 1 January 2026, and proof of it. It decides which state you file with. NTA Twelfth Schedule
- ☐ Phone number and e-mail you will use on the state portal. FCT-IRS asks that NIN, phone and address match.

Money you earned

- ☐ Employment contract or offer letter from your foreign employer (shows you are an employee, not a contractor).
- ☐ Payslips for January to December 2026, or the annual pay summary from Deel, Remote, Oyster or your employer.
- ☐ Freelance contracts and every invoice you issued in 2026.
- ☐ Platform annual statements: Upwork, Fiverr, Toptal, Contra, YouTube/AdSense, Patreon, app stores.
- ☐ Statements for every account the money passed through: domiciliary account, Payoneer, Wise, Grey, Cleva, Geegpay, PayPal. NTA s.12: income counts even if it never came to Nigeria
- ☐ Nigerian income, if any: payslips, invoices, rent received.
- ☐ Foreign dividends, interest, rent or royalties, with proof of the channel used to bring them in. NTA s.163(1)(s): exempt if brought in through approved channels

Exchange rates

- ☐ The CBN official rate for each payment date (cbn.gov.ng/rates/ExchRateByCurrency.html), saved as a screenshot or export.
- ☐ For costs paid in foreign currency: the CBN official rate for the date or period. NTA s.20(4)

Costs of your freelance or contract work

- ☐ Receipts for platform fees, software, data, power for work, co-working, professional fees, transfer charges. NTA s.20: wholly and exclusively for the income
- ☐ VAT invoices from Nigerian suppliers. NTA s.21(p): no deduction if VAT was due but not charged
- ☐ Nothing private, nothing capital (a laptop bought outright is capital), no tax payments. NTA s.21

Reliefs you will claim

Every claim must be made in writing on the tax authority's form, and the authority can refuse it without proof (NTA s.31 and s.32).

- ☐ Pension: statement from your PFA showing your 2026 contributions. s.30(2)(a)(iii)
- ☐ National Housing Fund contribution evidence. s.30(2)(a)(i)
- ☐ National Health Insurance contribution evidence (NHIA or HMO). s.30(2)(a)(ii)
- ☐ Interest certificate for a loan to develop the house you live in. s.30(2)(a)(iv)
- ☐ Life insurance or deferred annuity premium receipts, for you or your spouse. s.30(2)(a)(v)
- ☐ Rent: receipts or bank transfers, tenancy agreement, landlord's name, address and phone. The Act requires an accurate declaration of the rent actually paid. s.30(2)(a)(vi): 20% of rent, max ₦500,000

Tax already paid

- ☐ Foreign tax: payslip or tax certificate showing tax withheld abroad on this income (for example UK PAYE). NTA s.120: credit up to the Nigerian tax on that income
- ☐ Nigerian PAYE: payslips, and your employer's annual return figures (employers file by 31 January, NTAA s.14).
- ☐ Withholding tax credit notes from Nigerian clients.
- ☐ Last tax clearance certificate (TCC), if you have one, and receipts of any 2026 payments to your state IRS.

Before you press submit

- ☐ Your completed Dollar Filer worksheet, printed or saved as PDF, with totals that match your statements.
- ☐ A folder with all of the above, named so you can find it again. Keep it six years. NTAA s.31(5)

Where each document is

Fill this in as you go. When the state IRS asks for proof, you answer the same day.

Document	File name or where the paper is	Ready
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This checklist is a guide, not tax advice. Your state IRS may ask for other documents; its list wins.