

# Business vs Personal Expenses

## Common Gray Zone Expenses — What You Can Actually Claim

Expense	Claimable?	Rule / Notes
Home office	Sometimes	Must be used regularly and exclusively for business (pro-rated)
Internet	Sometimes	Business portion only
Cell phone	Sometimes	Business portion unless separate line
Vehicle expenses	Sometimes	Based on business mileage %
Fuel	Sometimes	Same as vehicle usage %
Insurance (vehicle)	Sometimes	Business portion only
Meals with client	Sometimes	50% + must have business purpose
Coffee meetings	Sometimes	Only if tied to business discussion
Dining alone	No	Generally not allowed
Clothing (regular)	No	Not deductible
Uniforms/branded clothing	Yes	Allowed
Safety gear	Yes	Allowed
Courses/training	Sometimes	Must relate to business

Conferences	Sometimes	Must be business-related
Travel	Sometimes	Must be primarily business
Office supplies	Yes	Fully deductible
Software subscriptions	Yes	Fully deductible
Advertising	Yes	Fully deductible
Website costs	Yes	Hosting, domain, etc.
Professional fees	Yes	Accountant, legal, etc.
Bank fees	Yes	Business accounts
Interest	Sometimes	On business loans only
Rent (workspace)	Yes	If separate office
Utilities	Sometimes	Home office portion
Gifts to clients	Sometimes	Must be reasonable
Subscriptions	Sometimes	Must be business-related
Co-working space	Yes	Allowed
Parking (business)	Yes	Allowed
Commuting	No	Personal expense
Delivery/courier	Yes	Allowed