

Go down the list before you file. Each item shows the deduction and the record to keep. A deduction only counts if your books can prove it.

Your Truck and Vehicles

- ☐ **Business miles or actual costs.** Pick one method: the IRS standard mileage rate, or your actual gas, tires, repairs, insurance, and depreciation.
Keep: a mileage log kept as you go.
- ☐ **Vehicle purchase.** A truck or van used over 50% for work can often be written off fast.
Keep: the bill of sale and the GVWR from the door sticker.
- ☐ **Parking and tolls** on job days.
Keep: receipts or toll statements.

Tools, Equipment, and Materials

- ☐ **Small tools and equipment** up to \$2,500 per item or invoice.
Keep: receipts.
- ☐ **Big equipment.** Section 179 or bonus depreciation can often write it off in year one.
Keep: invoices, plus the date it was put to work.
- ☐ **Materials and job supplies.** Pipe, wire, fittings, sod, paint.
Keep: supplier invoices, ideally tagged to the job.
- ☐ **Safety gear.** Steel-toe boots, hard hats, gloves, eye protection.
Keep: receipts.

Your Crew and Subs

- ☐ **Payments to licensed subcontractors.**
Keep: a W-9 for each sub, and the 1099-NECs you filed for anyone paid \$2,000 or more in 2026.
- ☐ **Employee wages and payroll taxes.**
Keep: payroll reports.
- ☐ **Workers' comp insurance.**
Keep: the policy and payment records.

Office, Phone, and Software

- ☐ **Home office.** A space used regularly and only for the business.
Keep: the square footage, plus your rent or mortgage interest, utilities, and insurance.
- ☐ **Business share of your phone.**
Keep: phone bills and your business-use percentage.
- ☐ **Software and apps.** QuickBooks, Jobber, Housecall Pro, ServiceTitan, scheduling tools.
Keep: subscription receipts.
- ☐ **Card processing fees.** Taken out of customer payments before you see the money.
Keep: processor or app payout reports.
- ☐ **Office supplies and postage.**
Keep: receipts.

Insurance, Licenses, and Fees

- ☐ **General liability and commercial auto insurance.**
Keep: policies and payment records.
- ☐ **Contractor's license renewal and bond.**
Keep: renewal notices and receipts.
- ☐ **Bookkeeping, tax prep, and legal fees** for the business.
Keep: invoices.
- ☐ **Bank fees and interest** on business loans and business credit cards.
Keep: statements.

Marketing

- ☐ **Website, hosting, and online ads.**
Keep: invoices and ad account statements.
- ☐ **Truck wraps, yard signs, and business cards.**
Keep: invoices.
- ☐ **Directory and lead-service fees.**
Keep: statements.

Training

- ☐ **Continuing education** to keep your license, or classes that sharpen a skill you already use.
Keep: receipts and course details.

Owner Deductions

These lower your income tax, but not your self-employment tax.

- ☐ **Half of your self-employment tax.** Figured on your return.
- ☐ **Self-employed health insurance** for you, your spouse, and your kids. Not for any month you could get coverage through an employer.
Keep: premium statements.
- ☐ **Retirement contributions** to a SEP IRA or Solo 401(k).
Keep: account statements.
- ☐ **The QBI deduction.** Up to 20% of business profit on your federal return. Figured on your return, from your bookkeeping.

What Doesn't Count

- **Your commute** from home to the first job, unless your home is your main place of business.
- **Regular clothes**, even if you only wear them to work.
- **Traffic tickets and fines.**
- **The personal share** of anything you also use for the business.

California Differences

- **No bonus depreciation** on your California return.
- **Section 179 is capped at \$25,000** in California.
- **No QBI deduction** in California.
- **Unlicensed helpers** doing licensed work can be treated as employees, not subs.

Want help finding what you missed? Book a free consultation at civitataxsolutions.com/book-now.