

# The Self-Employed Deduction Checklist

47 write-offs freelancers and 1099 earners commonly miss

If you are self-employed, every legitimate deduction lowers your taxable income. Check the ones that apply, keep a receipt or record for each, and bring this list when you file. When in doubt, a preparer confirms what you can support.

## Home & office

- Home office (regular and exclusive use) - simplified or actual method
- Rent or mortgage interest portion for the home office
- Utilities portion (electric, water, gas)
- Internet and phone (business-use percentage)
- Office furniture and equipment
- Office supplies and postage

## Vehicle & travel

- Business mileage (standard mileage rate) OR actual vehicle costs
- Parking and tolls for business trips
- Business travel: airfare, lodging, rental car
- 50% of business meals with clients or while traveling
- Public transit and rideshare for business

**Tip:** Pick mileage OR actual vehicle costs for the year - not both. Log miles as you go; reconstructed logs are weak in an audit.

## Tools, software & services

- Software subscriptions (design, accounting, scheduling, storage)
- Website, hosting, and domain
- Professional tools and equipment
- Merchant and payment-processing fees
- Bank fees on a business account
- Contractor and freelancer payments you made (1099-NEC)

## Marketing & growth

- Advertising and promotion
- Business cards, signage, printing
- Email and CRM tools
- Stock photos and design assets

## Professional & operating

- Tax preparation and bookkeeping fees
- Legal and professional services
- Business insurance
- Continuing education, courses, certifications
- Trade publications and memberships
- Licenses and permits

## Health, retirement & self-employment

- Self-employed health insurance premiums
- HSA contributions (if eligible)
- Self-employed retirement contributions (SEP-IRA, Solo 401k, SIMPLE)
- Half of self-employment tax (automatic adjustment)
- Qualified Business Income (QBI) deduction (if eligible)

## Often-missed extras

- Startup costs (first-year)
- Business gifts (limit applies)
- Subcontracted labor
- Shipping and fulfillment
- Inventory and cost of goods sold
- Business portion of a cell phone plan
- Coworking space or studio rent
- Depreciation on equipment
- Section 179 expensing on qualifying purchases
- Bad debts (for accrual-basis sellers)

**Tip:** No fee here is ever based on your refund. We price on the work involved - and we tell you upfront.

Ready to stop guessing? A real, IRS-registered preparer handles and reviews your return. Start in about 2 minutes at [zerofusstaxes.com](https://zerofusstaxes.com) or call **689-331-5723**.

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