

The Self-Employed *Deduction Cheat Sheet* stub. snap. deduct. done.

Every category worth checking before you file Schedule C — keep the receipt, note the business purpose.

VEHICLE & TRAVEL

- Business mileage (standard rate) Line 9
- Tolls & parking on business trips Line 9 / 27a
- Business travel: flights, hotels Line 24a
- Client meals — 50%, note who & why Line 24b

HOME & WORKSPACE

- Home office (regular + exclusive use) Form 8829
- Coworking desk or studio rent Line 20b
- Utilities & internet (business %) Line 25
- Office furniture & equipment Line 18 / 13

TOOLS OF THE TRADE

- Phone bill — business-use % Line 27a
- Laptop, camera, gear (business %) Line 13 / 22
- Software & app subscriptions Line 18 / 27a
- Supplies & materials Line 22 / Part III

MONEY & PEOPLE

- Platform, processing & bank fees Line 10 / 27a
- Contractors you paid (1099-NEC, \$600+) Line 11
- Accountant, lawyer, bookkeeper Line 17
- Business insurance (E&O, liability) Line 15

GROWTH

- Advertising, ads, business cards Line 8
- Website, domain & hosting Line 8 / 18
- Courses & books for your current field Line 27a
- Licenses, dues & memberships Line 23 / 27a

OFTEN MISSED (FILE OFF SCHEDULE C)

- Health insurance premiums 1040 Sch 1
- SEP-IRA / Solo 401(k) contributions 1040 Sch 1
- Half of self-employment tax 1040 Sch 1
- QBI deduction — ask your tax pro Form 8995

QUARTERLY ESTIMATED TAXES · FORM 1040-ES

Owe \$1,000+ for the year? The IRS expects four payments.

Q1 April 15

Q2 June 15

Q3 September 15

Q4 January 15

The substantiation rule: no record, no deduction. Capture receipts the day you get them — paper fades.

General education, not tax advice. Rates and rules change — verify at [irs.gov](https://www.irs.gov) or with a tax professional.

stub.evdiag.net — every deduction filed to its Schedule C line. 15 free scans/mo.

