



THE SELF-EMPLOYED TAX DEDUCTION CHECKLIST



A Comprehensive Guide for Freelancers
& Independent Contractors

80+

Deductions Listed

12

Categories

2025-2026

Tax Year Ready



THE SELF-EMPLOYED TAX COMPANY.

theselfemployedtaxcompany.com

Helping You Become Successfully Self-Employed



HOW TO USE THIS CHECKLIST

Maximize your deductions. Minimize your tax bill.

As a self-employed individual, you have access to dozens of tax deductions that can significantly reduce your tax liability. This checklist organizes every major deduction into 12 easy-to-reference categories so you never miss a write-off again.

1

REVIEW EACH CATEGORY

Go through all 12 categories and check off every deduction that applies to your business. Even deductions you haven't claimed before may be applicable.

2

GATHER YOUR RECORDS

For each checked item, gather receipts, invoices, bank statements, and mileage logs. Good records are essential for claiming deductions.

3

TRACK THROUGHOUT THE YEAR

Don't wait until tax time. Use this checklist as a year-round reference to track expenses as they happen. This ensures nothing slips through the cracks.

4

CONSULT A TAX PROFESSIONAL

Every business is unique. A qualified tax professional can help you maximize your deductions and ensure full compliance with IRS regulations.

■ IMPORTANT NOTE

This checklist is for informational purposes only and does not constitute tax advice. Tax laws change frequently. Always consult with a qualified tax professional before filing. The Self-Employed Tax Company is here to help — book your appointment today!

■ HOME OFFICE

9 items

- | | |
|---|--|
| ☐ Rent (business-use portion) | ☐ Security system (portion) |
| ☐ Mortgage interest & property taxes (portion) | ☐ Home repairs & maintenance (portion) |
| ☐ Homeowners / renters insurance (portion) | ☐ Office furniture: desk, chair, shelving |
| ☐ HOA fees (portion) | ☐ Office lighting & decor |
| ☐ Utilities: gas, electric, water, garbage (portion) | |

■ VEHICLE & TRANSPORTATION

6 items

- | | |
|---|---|
| ☐ Standard mileage rate (70¢/mile for 2025) | ☐ Taxis & ride-sharing (Uber / Lyft) |
| ☐ OR Actual expenses: gas, insurance, repairs, oil | ☐ Public transportation fares |
| ☐ Tolls & parking fees | ☐ Car rental for business use |

■ HEALTH & RETIREMENT

5 items

- | | |
|--|--|
| ☐ Health insurance premiums | ☐ Retirement contributions (SEP-IRA, Solo 401k) |
| ☐ Dental insurance premiums | ☐ Self-employment tax deduction (50% of SE tax) |
| ☐ Long-term care insurance premiums | |

■ BUSINESS OPERATIONS

8 items

- | | |
|---|--|
| ☐ Office supplies (paper, pens, ink, etc.) | ☐ Internet bill (business-use portion) |
| ☐ Software & app subscriptions | ☐ Shipping & postage |
| ☐ Cloud storage services | ☐ Merchant / credit card processing fees |
| ☐ Phone bill (business-use portion) | ☐ Bank fees (maintenance, overdraft, ATM) |

■ PROFESSIONAL SERVICES

5 items

- | | |
|--|---|
| ☐ Accountant / CPA fees | ☐ Tax preparation fees |
| ☐ Bookkeeping services | ☐ Contractor / freelancer payments |
| ☐ Legal / attorney fees | |

■ MARKETING & ADVERTISING

7 items

- | | |
|---|---|
| ☐ Online ads (Google, Facebook, Instagram) | ☐ Content marketing & SEO costs |
| ☐ Print advertising & direct mail | ☐ Networking event fees |
| ☐ Business directory listings | ☐ Business cards & promotional materials |
| ☐ Email marketing software | |

■ EDUCATION & DEVELOPMENT

5 items

- | | |
|--|--|
| ☐ Classes, training & workshops | ☐ Industry journals & magazines |
| ☐ Conferences & seminars | ☐ Online courses & certifications |
| ☐ Business books & audiobooks | |

✈ ■ TRAVEL & MEALS

5 items

- | | |
|---|--|
| ☐ Airfare & baggage fees | ☐ Business meals (50% deductible) |
| ☐ Lodging / hotel stays | ☐ Travel meals (50% deductible) |
| ☐ Car rental while traveling | |

■ ■ INSURANCE & LICENSES

4 items

- | | |
|---|---|
| ☐ Business liability insurance | ☐ Business licenses & permits |
| ☐ Professional liability / E&O insurance | ☐ Professional licenses & certifications |

■ EQUIPMENT & TECHNOLOGY

5 items

- | | |
|--|---|
| ☐ Computers, laptops & tablets | ☐ Tech accessories & peripherals |
| ☐ Cameras & photography equipment | ☐ Equipment rental |
| ☐ Printers, scanners & monitors | |

■ WORKSPACE (NON-HOME)

4 items

- | | |
|---|--|
| ☐ Office rent / lease payments | ☐ Storage unit rental |
| ☐ Co-working space membership | ☐ Workspace repairs & maintenance |

■ OTHER DEDUCTIONS

9 items

- | | |
|--|--|
| ☐ Business startup costs (first year) | ☐ Interest on business loans / credit cards |
| ☐ Business gifts (\$25/person/year max) | ☐ Website: hosting, domain, design, plugins |
| ☐ Commissions paid to affiliates | ☐ Employee salaries, wages & benefits |
| ☐ Dues & professional memberships | ☐ Payroll taxes & workers' comp insurance |
| ☐ Event hosting costs | |



YOU'RE ONE STEP CLOSER TO KEEPING MORE OF YOUR MONEY

Now that you know what you can deduct, let a professional
make sure you're doing it right.

BOOK YOUR FREE CONSULTATION

Let us review your deductions and make sure
you're not leaving money on the table.

BOOK YOUR APPOINTMENT →

theselfemployedtaxcompany.com

- ✓ Virtual Tax Preparation (All 50 States)
- ✓ Cloud-Based Bookkeeping
- ✓ Business Formation Assistance
- ✓ Audit Assistance
- ✓ Strategic Tax Planning

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