

The 2026 Trucker Tax Deduction Checklist

30+ write-offs owner-operators miss, plus 2026 per diem, Section 179 and IFTA deadlines.

Print it, keep it in the cab, and tick each box as you collect receipts.

How to use this checklist. Every box is an expense owner-operators can usually deduct when it is ordinary and necessary for your trucking business. Tick it once you have the receipt, bank record or log to prove it. Keep personal costs out, and confirm final amounts with your tax professional.

1. Truck and trailer costs

- ☐ **Depreciation on your tractor** — Section 179 or bonus depreciation in the year placed in service, or regular depreciation over several years
- ☐ **Depreciation on trailers** — dry van, reefer, flatbed and other trailers you own
- ☐ **Truck loan interest** — the interest part of each payment (the principal itself is not a deduction)
- ☐ **Truck or trailer lease payments** — for true leases, not lease-to-own purchases
- ☐ **Truck washes and detailing**

2. Fuel, tolls and IFTA

- ☐ **Diesel fuel** — match gallons to your IFTA miles so both filings tell the same story
- ☐ **DEF and reefer fuel**
- ☐ **Tolls and toll transponder fees** — E-ZPass, I-PASS, MnPASS and others
- ☐ **Scale tickets and weigh fees** — small amounts that add up over hundreds of loads
- ☐ **Fuel card fees**
- ☐ **IFTA decals and license fees**

3. Per diem and travel

- ☐ **Per diem for meals and incidentals** — \$80 per full day in the continental U.S. (\$86 outside it), deductible at 80% = \$64 per full day
- ☐ **Partial per diem days** — the day you leave and the day you return count at 75% of the full rate
- ☐ **Hotel or motel stays** — when you rest away from your tax home
- ☐ **Truck parking and secured lots** — reserved spots and overnight parking
- ☐ **Truck stop showers and laundry on the road**

4. Repairs and maintenance

- ☐ **Repairs and parts** — engine, brakes, electrical, body work
- ☐ **Tires**
- ☐ **Oil changes and preventive maintenance**
- ☐ **Roadside service and towing**
- ☐ **Tools and shop supplies** — wrenches, gauges, chains, straps, tarps and bungee cords

5. Licenses, insurance and fees

- ☐ **Form 2290 heavy vehicle use tax** — up to \$550 a year for trucks 75,000 lbs and over
- ☐ **IRP plates and registration**
- ☐ **UCR, permits and authority fees** — MC/DOT authority, oversize and trip permits
- ☐ **Truck insurance** — primary liability, cargo, physical damage, bobtail and occupational accident
- ☐ **DOT physicals and drug tests** — required to keep your CDL active
- ☐ **CDL renewal and endorsements**

6. Phone, office and small items

- ☐ **Cell phone and hotspot** — the business share of your phone, data plan and in-cab Wi-Fi
- ☐ **ELD and app subscriptions** — ELD, load boards, route planning and fuel apps
- ☐ **Factoring fees and dispatch fees**
- ☐ **Bookkeeping and tax preparation** — what you pay for your trucking books and return
- ☐ **Bank and card fees** — business account fees, business card interest, wire fees
- ☐ **Association dues and training** — trade associations, safety and continuing education courses
- ☐ **Work clothing and safety gear** — steel-toe boots, gloves, hi-vis vests, rain gear you would not wear off the job
- ☐ **Bedding and cab supplies** — sleeper bedding, cab fridge, cleaning supplies
- ☐ **Lumper fees** — keep the receipt and note the load number to match the settlement
- ☐ **Office supplies and equipment** — laptop, printer, paper and postage used for the business
- ☐ **Home office** — only if a space at home is used regularly and only for the trucking business

2026 numbers and deadlines

Item	2026 figure / deadline
Per diem (transportation rate)	\$80/day continental U.S., \$86/day outside; deduct 80% if DOT-regulated (\$64/day)
Partial travel days	75% of the full daily rate for departure and return days
Section 179 expensing limit	Up to \$2.56 million for qualifying equipment placed in service in 2026
Bonus depreciation	100% for qualifying trucks and trailers acquired after January 19, 2025
Quarterly estimated taxes	April 15, June 15, September 15, 2026 and January 15, 2027
IFTA quarterly returns	April 30, July 31, October 31 and January 31
Form 2290 (HVUT)	Due August 31 for trucks first used in July; up to \$550 per heavy vehicle

Per diem example: 250 full days on the road × \$64 = \$16,000 in deductions from per diem alone.

Section 179 vs. bonus depreciation: questions to ask your tax preparer

- ☐ **Is this a slow year or a strong year?** — a big write-off in a low-income year may be partly wasted
- ☐ **Will my income be higher next year?** — spreading depreciation can save more later
- ☐ **Do I have enough business income for Section 179?** — Section 179 cannot exceed business income; bonus can create a loss
- ☐ **How does Minnesota treat it?** — see the Minnesota note below

The Minnesota note. Minnesota does not follow federal bonus depreciation. Minnesota filers who take bonus depreciation on the federal return generally add back 80% of it on the state return, then subtract it in equal parts over the following five years. If you run your truck out of Minnesota, plan for a higher state tax bill in the year you buy equipment.

Record-keeping habits that make every deduction stick

- ☐ **Photograph each receipt the same day** — cash lumpers, scale and parking receipts especially
- ☐ **One business bank account and one business card** — keep personal spending out of the trucking accounts
- ☐ **Reconcile fuel card statements every month** — gaps between fuel and IFTA miles are an easy audit flag
- ☐ **Keep logs, settlements and receipts at least three years**
- ☐ **Track days away from home** — your ELD logs support every per diem day you claim
- ☐ **Set aside money for quarterly estimated taxes** — no tax is withheld from your settlements

Your monthly bookkeeping routine (30 minutes)

- ☐ Upload every receipt from the month — fuel, repairs, lumper, parking, scale and supplies
- ☐ Match settlements to bank deposits — catch short pays, chargebacks and missing loads
- ☐ Reconcile your fuel card and business card statements
- ☐ Record miles and gallons by state for IFTA — do it monthly so the quarter-end filing takes minutes
- ☐ Count your days away from home — full days and partial days for per diem
- ☐ Review your profit and loss — know your cost per mile and real profit, not just gross revenue
- ☐ Move money into a tax savings account — many drivers set aside 25% to 30% of net profit

Documents to hand your tax preparer at year-end

- ☐ Annual profit and loss statement and balance sheet
- ☐ All 1099-NEC / 1099-MISC forms and year-end settlement statements
- ☐ Bills of sale for any truck or trailer bought or sold — date placed in service and trade-in details
- ☐ Loan statements showing interest paid
- ☐ Form 2290 Schedule 1, IRP and IFTA records
- ☐ Per diem day count and ELD log summary
- ☐ Estimated tax payments made (federal and Minnesota) — dates and amounts
- ☐ Health insurance premiums and retirement contributions — may qualify for separate deductions

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This checklist is general information for owner-operators, not tax or legal advice. Tax law and IRS rates change; confirm how each item applies to you with your tax professional. Sources: IRS Publication 463, IRS Notice 2025-54 and Notice 2026-60 (per diem), IRS Form 2290 instructions, Minnesota Department of Revenue.