

# FREE TAX WRITE-OFF GUIDE

For Business Owners, LLCs, S-Corps &  
Self-Employed Professionals

## WHAT'S INSIDE THIS GUIDE:

- 50+ Overlooked Deductions Across 10 Categories
- Vehicle, Home Office, Meals & Travel Rules Explained
- S-Corp & LLC-Specific Tax Strategies
- Pro Tips to Maximize Every Write-Off

*Discover the deductions you're probably missing — and keep more of what you earn.*

## Welcome from Chardley Point Du Jour, EA

Every year, thousands of business owners leave money on the table simply because they don't know which deductions they qualify for. This guide was built to change that. Inside, you'll find the most commonly overlooked write-offs across every major category organized so you can act fast and maximize your return.

Whether you run an LLC, S-Corp, or operate as self-employed, the strategies in this guide apply to you. Read it. Share it with your accountant. And if you want personalized help, you know where to find us.

### Ready to put these deductions to work?

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## CATEGORY 1: VEHICLE & TRANSPORTATION

Miles, mileage logs, and auto expenses the IRS allows

*If you drive for business the IRS lets you deduct those miles or actual vehicle costs. Standard mileage rate for 2024: 67 cents per mile.*

- **Standard Mileage Deduction:** Track every business mile with an app. 10,000 miles = \$6,700 deduction at 67 cents/mile.
- **Actual Vehicle Expenses:** Gas, insurance, oil changes, repairs, registration — deduct the business-use percentage.
- **Vehicle Depreciation (Section 179):** Purchased a vehicle over 6,000 lbs GVW for business? You may deduct 100% in Year 1.
- **Auto Loan Interest:** The business-use portion of your car loan interest is fully deductible.
- **Parking Fees & Tolls:** Every toll and parking meter for a business trip counts. Keep receipts.
- **EV Charging Costs:** Business-use percentage of EV charging costs is deductible.

**PRO TIP** — Never mix personal and business mileage in the same log. Use a free app to auto-track and generate IRS-ready reports at year-end. A mileage log is your first line of defense in an audit.

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## CATEGORY 2: HOME OFFICE

Work from home? Your home works for you.

*If you use part of your home regularly and exclusively for business, you can deduct a portion of nearly every home expense.*

- **Simplified Method:** Deduct \$5/sq ft of office space — up to 300 sq ft = \$1,500/yr. No receipts required.
- **Regular Method:** Deduct the actual % of home used for business (mortgage interest, utilities, insurance, repairs).
- **Internet & Phone (Business %):** The business-use percentage of your home internet and phone bill is fully deductible.
- **Home Security System:** If protecting a home office, a portion of monthly monitoring fees may qualify.
- **Office Furniture & Equipment:** Desks, chairs, monitors, printers bought for your office space are fully deductible.

- **Repairs & Maintenance (Pro-Rata):** Any home repair can be partially deducted based on office square footage percentage.

**PRO TIP** — S-Corp owners: Have your corporation pay YOU rent for home office use. This creates a deduction for the S-Corp and potentially tax-free income for you. Requires a formal rental agreement.

## 0 3 CATEGORY 3: MEALS & ENTERTAINMENT

Know the rules — and deduct every qualifying meal

*Meals changed significantly after the Tax Cuts & Jobs Act. Entertainment is largely eliminated, but meals with clients and team still qualify at 50% or 100%.*

- **Client Business Meals (50%):** Meals where a business discussion occurs. Document: who, topic, amount, date, location.
- **Team Meals / In-Office Meals (50%):** Meals provided for employee meetings and convenience of employer.
- **Company Holiday Party (100%):** Annual parties open to ALL employees are 100% deductible.
- **Meals While Traveling (50%):** Any meal paid for while away from your tax home overnight on business.
- **Office Snacks & Beverages (50%):** Coffee, water, snacks kept at the office for employees. Keep receipts.
- **Food Delivery While Working Late (50%):** If required by business necessity, meal delivery while working overtime may qualify.

**PRO TIP** — Always note the business purpose on the receipt the day of — even a quick phone note works. The IRS requires contemporaneous documentation for meal deductions.

## 0 4 CATEGORY 4: BUSINESS TRAVEL

Flights, hotels, conferences — mostly 100% deductible

*Business travel is one of the most generous deduction categories — and one of the least optimized by small business owners.*

- **Flights & Airfare (100%):** Any flight taken primarily for business purposes is fully deductible.
- **Hotels & Lodging (100%):** Hotel stays while conducting business away from home. Document the business purpose.
- **Rental Cars (100%):** Vehicles rented during business travel. Business-use % applies if personal days are mixed in.
- **Conference & Seminar Fees (100%):** Registration fees for industry conferences, workshops, and summits.
- **Baggage Fees & Tips (100%):** Checked bags, gratuities for business-related travel.
- **Laundry While Traveling (100%):** Multi-day business trip? Laundry costs qualify.
- **Mixed Business/Personal Trips:** If primary purpose is business, transportation is 100% deductible.

**PRO TIP** — The IRS looks at the PRIMARY purpose of the trip. If 4 of 5 days are business, transportation is 100% deductible. Extend trips strategically — not randomly.

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## CATEGORY 5: MARKETING & ADVERTISING

Every dollar you spend to grow your business is deductible

*Marketing is a cornerstone deduction category — almost everything counts.*

- **Social Media Advertising:** Facebook Ads, Instagram Ads, Google Ads, TikTok Ads — 100% deductible.
- **Website Costs:** Domain registration, hosting, website design, monthly platform fees.
- **Graphic Design & Branding:** Logo creation, flyer design, brand kits — all deductible.
- **Business Cards & Print Materials:** Brochures, postcards, flyers, banners.
- **Promotional Items / Branded Merch:** Pens, hats, shirts with your logo as long as they bear your name or logo.
- **Email Marketing Platforms:** Mailchimp, Klaviyo, ActiveCampaign monthly subscriptions.
- **Sponsorships:** Sponsoring a local event, charity, or community program is deductible as advertising.
- **Photography & Video Production:** Product photos, promo videos, headshots — if used for business marketing.

**PRO TIP** — Run paid ads? Your ad spend, creative design fees, and tools used to manage campaigns (Canva Pro, Later, Hootsuite) are all 100% deductible.

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## CATEGORY 6: PROFESSIONAL SERVICES & FEES

The cost of running your business professionally

- **Accounting & Tax Preparation:** Fees paid to your CPA, EA, or tax preparer — including bookkeeping services.
- **Legal Fees:** Business contracts, entity formation, consultations. Personal legal fees are NOT deductible.
- **Consulting Fees:** Business strategy consultants, coaches, fractional CFOs.
- **Bank Fees (Business Account):** Monthly maintenance fees, wire transfer fees, merchant processing fees.
- **Credit Card Processing Fees:** Stripe, Square, PayPal, Shopify — transaction and monthly fees are deductible.
- **Professional Licenses & Certifications:** Any license required to legally operate your business.
- **Subscriptions & Dues:** Industry associations, professional memberships, trade publications.
- **Business Insurance:** General liability, E&O, professional liability, workers' comp.

**PRO TIP** — Your tax prep fee is deductible! Schedule C filers deduct on Schedule C. S-Corp returns are deducted as a business expense on Form 1120-S.

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## CATEGORY 7: EQUIPMENT & TECHNOLOGY

Tools of the trade — often 100% deductible in Year 1

*Section 179 and Bonus Depreciation allow you to write off qualifying equipment in the year placed in service rather than depreciating over many years.*

- **Computers, Laptops & Tablets (Business %):** Deduct the business-use percentage. 100% if exclusively for work.
- **Cell Phone (Business %):** The business-use percentage of your cell phone bill and device cost.
- **Software & Apps:** QuickBooks, Adobe Suite, Microsoft 365, TaxWise — all deductible.
- **Office Equipment:** Printers, scanners, copiers, shredders, external drives.
- **Section 179 Deduction:** Expense up to \$1.16M of qualifying equipment in 2024 instead of depreciating over years.
- **Bonus Depreciation (60% in 2024):** Deduct 60% of new qualifying asset cost in Year 1 automatically.
- **Cloud Storage & SaaS Tools:** Dropbox, Google Workspace, Zoom, Slack, Monday.com — all deductible.

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8**CATEGORY 8: EDUCATION & TRAINING**

Invest in yourself — the IRS helps fund it

*Education that maintains or improves skills required in your CURRENT business is deductible. Expenses to qualify for a new career are NOT.*

- **Online Courses & Certifications:** Udemy, Coursera, LinkedIn Learning — if related to your current business.
- **Books & Publications:** Business books, trade journals, industry newsletters.
- **Seminars, Workshops & Masterminds:** Live or virtual events focused on skills relevant to your business.
- **Coaching & Mentorship Programs:** Business coach fees, mastermind group memberships.
- **Continuing Education (CE Credits):** Required CE hours for professional licenses (EA, CPA, attorney, etc.).
- **Tuition for Business-Relevant Education:** If directly tied to your current field — graduate courses, specialized programs.

**PRO TIP** — Paying for an employee's job-related education? Up to \$5,250/year per employee is deductible AND excluded from the employee's taxable income under Section 127.

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9**CATEGORY 9: RETIREMENT & BENEFITS**

The most powerful tax-reduction tools for business owners

*Retirement contributions reduce your taxable income dollar-for-dollar. Self-employed individuals have access to the most generous plan types available.*

- **SEP-IRA (Self-Employed):** Contribute up to 25% of net self-employment income or \$69,000 (2024). Fully deductible.
- **Solo 401(k):** Contribute as employee (\$23,000 limit) AND employer (up to 25%). Total up to \$69,000.
- **SIMPLE IRA:** For businesses with employees. Up to \$16,000 + employer match — all deductible.
- **Health Insurance Premiums (Self-Employed):** 100% of premiums for yourself, spouse, and dependents deducted above the line.
- **Health Savings Account (HSA):** Contribute up to \$4,150 (individual) or \$8,300 (family) pretax — triple tax advantage.
- **Dependent Care FSA:** Up to \$5,000 pretax for qualifying child or dependent care.
- **Employee Benefits:** Health, dental, vision, life insurance premiums paid for W-2 employees — fully deductible.

**PRO TIP** — S-Corp owners: Health insurance premiums MUST be run through payroll as W-2 wages and then deducted on your personal return (Schedule 1). Missing this step is one of the most common — and costly — S-Corp mistakes.

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0**CATEGORY 10: LLC & S-CORP STRATEGIES**

Entity-specific deductions most business owners miss

*Your business structure determines your most powerful tax moves.*

- **S-Corp Salary Optimization:** Pay yourself a reasonable salary — take the rest as distributions not subject to SE tax. Saves \$10K+ per year.
- **Accountable Plan Reimbursements:** S-Corp reimburses owner for home office, mileage, phone — a deduction WITHOUT increasing W-2 income.
- **Augusta Rule (Section 280A):** Rent your personal home to your S-Corp for up to 14 days/year — tax-free to you, deductible for the business.
- **Startup Costs Deduction:** Deduct up to \$5,000 in startup costs in Year 1 — remainder amortized over 15 years.
- **QBI Deduction (Pass-Through):** Qualified Business Income deduction of up to 20% of net business income for eligible entities.
- **State & Local Business Taxes:** State income taxes, franchise taxes, and business property taxes are deductible on the business return.
- **NOL Carryforward:** Early-year losses can carry forward to offset future profitable years.
- **Family Employment Strategy:** Hire your spouse or children in legitimate roles. Their wages are deductible and taxed at lower rates.

**PRO TIP** — The Augusta Rule + Accountable Plan + S-Corp salary split can save a business owner \$15,000–\$30,000+ per year in taxes when properly structured.

## Quick Reference: Top Deductions at a Glance

| Deduction                        | Deductible | Key Requirement                         |
|----------------------------------|------------|-----------------------------------------|
| Mileage (67 cents/mile)          | 100%       | <i>Contemporaneous mileage log</i>      |
| Home Office (Simplified)         | 100%       | <i>Exclusive &amp; regular use</i>      |
| Client Meals                     | 50%        | <i>Business purpose documented</i>      |
| Business Travel                  | 100%       | <i>Primary purpose is business</i>      |
| Health Insurance (Self-Employed) | 100%       | <i>Not eligible for employer plan</i>   |
| SEP-IRA Contribution             | 100%       | <i>25% of net income, max \$69K</i>     |
| Section 179 Equipment            | 100%       | <i>Placed in service during year</i>    |
| Marketing & Advertising          | 100%       | <i>Ordinary &amp; necessary</i>         |
| Retirement Plan Contributions    | 100%       | <i>Plan must be established</i>         |
| QBI Deduction                    | Up to 20%  | <i>Qualified trade or business</i>      |
| Augusta Rule                     | 100%       | <i>Max 14 days, fair market rent</i>    |
| Accountable Plan Reimbursement   | 100%       | <i>Receipts + written plan required</i> |

## Your Next Step: Stop Overpaying the IRS

This guide gives you the map. But the real tax savings happen when you implement a customized strategy built around YOUR income, YOUR entity structure, and YOUR goals.

At PDJ Tax Experts, we don't just file returns — we build strategies that save our clients thousands every year. We specialize in:

- Tax Preparation — Individuals, LLCs, S-Corps, Partnerships, Truckers
- IRS Resolution — Offer in Compromise, Penalty Abatement, Installment Agreements
- Unfiled Returns — Get current without panic (we handle multi-year cases)
- Levy & Lien Release — Stop IRS enforcement fast
- Tax Strategy — Year-round planning to minimize your tax liability
- Bookkeeping — Clean books = bigger deductions = lower taxes

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