Accountable Plan

Deduction Checklist

Reference list of expense categories that may be eligible for reimbursement under an Accountable Plan. Reimbursement of business-use portions requires documentation of the business-use percentage and a legitimate business purpose.

HOME OFFICE / PROPERTY-RELATED

- [ ] Business-use portion of utilities (electricity, gas, water, trash)
- [ ] Phone line (business-only portion; dedicated line = 100%)
- [ ] Property taxes (business-use percentage)
- [ ] Homeowners/renters insurance (business-use percentage)
- [ ] Snow removal, lawn care, landscaping (if clients visit home office)
- [ ] Internet service (business-use percentage)
- [ ] Home office rent or depreciation
- [ ] Mortgage interest (business-use percentage)
- [ ] Security system & monitoring fees (business-use percentage)
- [ ] Repairs & maintenance (business-use portion)

TRAVEL & TRANSPORTATION

- [ ] Mileage reimbursement at IRS standard rate
- [ ] Public transit for business trips
- [ ] Lodging for overnight business travel
- [ ] Conference, seminar, and workshop costs
- [ ] Parking fees and tolls
- [ ] Airfare, rental cars, taxis, rideshare (business purposes)
- [ ] Meals while traveling overnight for business (50% deductible)

OFFICE & EQUIPMENT

- [ ] Computers, monitors, tablets, printers used for business
- [ ] Supplies (paper, ink, pens, business cards, postage)
- [ ] Subscriptions and memberships (trade journals, professional groups)
- [ ] Office furniture (desk, chair, filing cabinets)
- [ ] Software and apps (accounting, video conferencing, CRM, etc.)

PROFESSIONAL & COMPLIANCE

- [ ] Business insurance premiums (liability, cyber, E&O, etc.)
- [ ] Legal and accounting fees related to business
- [ ] Professional licenses, certifications, continuing education
- [ ] Bank fees incurred for business-related accounts

HEALTHCARE & BENEFITS

- [ ] Certain medical insurance premiums (if structured properly)
- [ ] HSA contributions (if reimbursed under plan rules)

OTHER SPECIAL ITEMS

- [ ] Postage and shipping for business purposes
- [ ] Business gifts (limited to $25 per recipient per year)
- [ ] Cell phone plan (business-use percentage if mixed-use)
- [ ] Internet hotspot/Wi-Fi for business travel
- [ ] Coworking space or temporary office rental

Disclaimer: The information in this document is for compliance recordkeeping purposes only and does not constitute tax, legal, or financial advice. Clients should consult with their own tax advisors to confirm how these rules apply to their individual circumstances. This is not a promise of qualification or a guarantee of specific outcomes.