✅ Tax Deduction Checklist – Home-Based Travel Business

🏠 Business Deductions (Schedule C or Business Return)

These reduce your **net business income** directly.

- **Home Office Deduction**
  - % of mortgage interest / rent, property tax, utilities, insurance, depreciation.
- **Office Supplies & Equipment**
  - Computer, phone, printer, desk, software, booking platforms, etc.
- **Travel Expenses (Business Only)**
  - Airfare, hotels, taxis/Uber, rental cars, gas, tolls, parking.
- **Meals (50% deductible)**
  - Business travel meals, client meals (must document business purpose).
- **Vehicle Expenses**
  - Standard mileage rate or actual expenses (must track business miles).
- **Advertising & Marketing**
  - Website hosting, social media ads, flyers, promotional events.
- **Professional Fees**
  - Accounting, tax prep, legal fees, business licenses.
- **Memberships & Training**
  - Travel agent associations, certifications, seminars.
- **Insurance (Business)**
  - Business liability insurance, E&O (errors & omissions), not health.
- **Bank / Credit Card Fees**
  - Business account fees, merchant fees, interest on business cards.

✅ Tax Deduction Checklist – Home-Based Travel Business

🩺 Medical / Health Deductions

Personal Side (Schedule A – Itemized)

- Medical & dental expenses that exceed **7.5% of AGI**:
  - Doctor/dentist visits, hospital bills, surgery.
  - Prescriptions, eyeglasses, hearing aids.
  - Certain travel for medical care (mileage, parking, tolls).
  - Long-term care services.

Business Side (Self-Employed / Special Plans)

- **Health Insurance Premiums**
  - 100% deductible "above the line" for self-employed (you, spouse, dependents).
- **Health Savings Account (HSA)**
  - Contributions deductible if you have a High Deductible Health Plan.
- **Health Reimbursement Arrangement (HRA) or Company Plan**
  - If set up as an S-Corp/C-Corp, you can deduct family medical coverage.
- **Spousal Employment Strategy** (advanced)
  - Hire spouse in the business, provide health insurance as an employee benefit.

🔑 Quick Summary

- **Business write-offs** = expenses that directly support running your travel business.
- **Medical deductions** = usually personal, unless tied to **insurance or benefit plans** structured through your business.
- **Health insurance premiums** = special rule allows deduction even without itemizing.
- **Documentation is everything** — receipts, logs, proof of business purpose.