

The 2026 Gig Driver Tax Checklist

Maximize Your Deductions & Stay Audit-Proof

Driving for Lyft, Uber, DoorDash, or Instacart means you are a business owner. This checklist helps you organize your finances so you keep more of your hard-earned money.

1. What to Track (Daily/Weekly)

The IRS requires "contemporaneous records" (written at the time the expense occurred).

- **Mileage:** The most important deduction. Track every mile driven for business (driving to pickup, delivery, and between hotspots).
 - *2026 Standard Mileage Rate: 72.5 cents per mile* (Projected).
- **Income:** Record earnings from all platforms (Uber, Lyft, DoorDash, etc.) in one place.
- **Parking & Tolls:** These are 100% deductible (separate from the standard mileage rate).
- **Business Supplies:** Hot bags, phone mounts, cleaning supplies.

2. Key Deadlines for 2026

Gig workers must pay taxes "as they go" if they expect to owe more than \$1,000.

- **Q1 Payment:** April 15, 2026 (For earnings Jan 1 – Mar 31)
- **Q2 Payment:** June 15, 2026 (For earnings Apr 1 – May 31)
- **Q3 Payment:** September 15, 2026 (For earnings Jun 1 – Aug 31)
- **Q4 Payment:** January 15, 2027 (For earnings Sep 1 – Dec 31)
- **Annual Filing:** April 15, 2027

3. Documents to Keep (Digital or Physical)

Keep these for at least 3 years.

- **Mileage Log:** Must show date, miles driven, and business purpose. (Export reports from apps like Everlance or Gridwise).
- **1099-K / 1099-NEC Forms:** Download these from your driver apps by Jan 31st.
- **Gas Receipts:** Keep them as backup, even if you take the standard mileage deduction.
- **Service Receipts:** Oil changes, tires, repairs, car washes.
- **Phone Bill:** You can deduct the business percentage of your monthly plan.

4. Deductions Checklist (The "Hidden" Write-Offs)

Did you buy any of these for work? They are likely tax-deductible.

Vehicle & Road:

- Car Phone Mount / Charger
- Dash Cam (for safety/insurance evidence)
- Car Cleaning Supplies (Vacuum, wipes, air fresheners)
- Floor Mats / Seat Covers
- Roadside Assistance Plans (AAA)

Delivery Gear:

- Insulated Hot Bags / Pizza Bags
- Flashlight (for finding house numbers at night)
- Rain Gear / Poncho
- Portable Battery Bank

Tech & Services:

- Portion of Cell Phone Bill
- Streaming Music Subscriptions (Spotify/Pandora used while driving)
- Mileage Tracking App Fees
- Accounting/Tax Software

Need to check your numbers? Visit SideHustleWage.com to calculate your hourly rate or learn how to maximize your earnings.

(Disclaimer: This checklist is for informational purposes only and does not constitute professional tax advice. Always consult with a certified tax professional.)