



The Cat's Guide to Writing Off Business Travel

Travel for work once a year or once a month — either way, some of that trip can shrink your tax bill. Here's what the IRS actually allows, translated from tax-speak into human (and feline). 🐱

STEP 1 · THE SLEEP TEST 🛌

Are you really "traveling"?

You're officially traveling for tax purposes when you're away from your **tax home** longer than a normal workday *and* far enough that you need sleep or rest to do your job. Day trip across town? Not travel. Overnight in another city for a client? Now we're talking. 🐱

STEP 2 · KNOW YOUR TURF 🏠

Your "tax home" ≠ your house

Your tax home is the whole city or area where you **mainly work** — even if your family (and cat) live elsewhere. Live in Chicago but work weekdays in Milwaukee? Milwaukee is your tax home, so those hotel nights aren't deductible. Weekend trips back to the cat? Personal, not business. 🐱



Ordinary & necessary

Expenses must be normal and helpful for your line of work. No gold-plated litter boxes — nothing lavish, extravagant, or personal.



The one-year rule

Temporary gigs away from home = deductible. But if the assignment runs (or you *expect* it to run) over one year, it's "indefinite" — and deductions stop. 🐱



Conventions count

Conference travel is deductible if attending genuinely benefits your business. Heading outside North America? Special rules apply — check first.

What you can actually deduct 🧳 — the greatest hits



Getting there

Plane, train, bus, or car between your tax home and the business destination. Free ticket via miles? Your cost is \$0.



Getting around

Taxis and rides between the airport, hotel, and wherever the work actually happens.



Lodging

Hotel nights while you're away on business (reasonable ones — not the penthouse cat palace).



Meals

Non-entertainment business meals — generally only 50% of the unreimbursed cost is deductible.



Your own car

Deduct actual costs or the standard mileage rate, plus business tolls and parking. Rentals: business-use portion only.



Baggage & samples

Shipping bags, samples, or display materials between regular and temporary work spots.



Laundry

Dry cleaning and laundry on the road. Fur-covered blazer? Deduct the cleaning. 🐱



Calls & tips

Business calls and communication, plus tips you pay on any of these travel services.

Per Diem vs. Actual Expenses

For meals on the road, you get to pick your fighter: track every real receipt, or use the IRS's flat daily allowance and skip the shoebox of crumpled paper.



Per Diem (standard meal allowance)

The low-maintenance house cat of methods

- 🐾 **Flat daily rate** for meals instead of tracking the actual cost of every sandwich.
- 🐾 **Rate varies by location** — big cities get bigger allowances than small towns.
- 🐾 **Way less paperwork.** No hoarding meal receipts (hoard boxes instead, like a proper cat).
- 🐾 You still document the **time, place, and business purpose** of the trip.



Actual Expenses

The meticulous receipt-hunter

- 🐾 **Deduct the real cost** of each business meal — good if you spend more than the allowance.
- 🐾 **Keep every receipt.** Every coffee, every client dinner, documented.
- 🐾 More work, but potentially a **bigger deduction** in pricey cities.
- 🐾 Same recordkeeping rules apply: when, where, and why.

VS

🐾 **The 50% catch:** whichever fighter you choose, business meal deductions are generally limited to **50% of the unreimbursed cost**. The IRS splits the dinner bill with you — but only conceptually.

Who claims it, and where 📋

SELF-EMPLOYED 🐾

Schedule C

Freelancers and sole proprietors deduct travel on **Schedule C (Form 1040)**, Profit or Loss From Business. This is where most small-business travel write-offs live.

FARMERS 🐾

Schedule F

Farming for a living? Your business travel goes on **Schedule F (Form 1040)**, Profit or Loss From Farming, instead.

GUARD & RESERVE 🌟

Form 2106

National Guard and reserve members can deduct unreimbursed duty travel that's **overnight and 100+ miles** from home — capped at federal per diem and standard mileage rates. Claim on **Form 2106**.

Married to your method? Nope — it's more like a lease 🐾 — switching between per diem & actual



Not a lifetime vow

Per diem is just an

alternative way to prove

your expenses (Pub. 463 / Rev. Proc. 2019-48) — it's optional, not a permanent election that follows you forever.



Consistent within the year

Pick your method for the year and use it for

similar trips all year

. No toggling trip-by-trip just to cherry-pick the bigger deduction. 🐾



Employer high-low rule

Employers using the high-low per diem method must use it for

all

of an employee's CONUS travel that calendar year — and can't flip policies in the last 3 months to game the rates.



Next year, fresh start

Per diem this year, actual receipts next year? Totally fine. Change methods between years as your travel or recordkeeping style changes — just jot a note explaining why. 🐾



Most W-2 employees: sorry

Regular employees generally **can't** deduct unreimbursed travel right now. Narrow exceptions exist for reservists, qualified performing artists, fee-based state/local officials, and eligible educators. Everyone else: ask your employer to reimburse you.



Recordkeeping: channel your inner cat

Cats never throw anything away, and neither should you. Keep **receipts, canceled checks, and documents** backing every deduction. Good records = smooth tax return = more nap time. 😴