



BUSINESS VEHICLE PLANNING

YOUR CPA CONVERSATION CHECKLIST / Gather before you decide

2026 PLANNING RESOURCE

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Bring the complete vehicle proposal to your CPA. Use this worksheet to organize the facts; your CPA determines the tax treatment.

Business / contact _____

Vehicle / VIN _____

Planned in-service date _____

☐ **Purchase quote and upfit details**

Gather the itemized quote, body and equipment costs, and proposed financing or lease terms.

☐ **Vehicle specifications**

Bring the VIN, manufacturer GVWR, bed or cargo-area dimensions, and body configuration.

☐ **Business use and records**

Discuss expected qualified business use, personal use, commuting, and mileage recordkeeping.

☐ **Delivery and installation timing**

Confirm when the complete vehicle will be ready and available for its intended business use.

☐ **Other equipment purchases**

List other Section 179 property placed in service during the same tax year.

☐ **Your business tax picture**

Ask what income, entity, owner-level, federal, and Massachusetts limits apply to you.

Calendar-year reminder: A 2026 deduction generally requires placement in service by December 31, 2026. An order or deposit alone is not enough. Confirm your own tax-year deadline with your CPA.

General information only. Not tax, legal, or accounting advice. Speak with your CPA or accountant before any purchase or tax decision. Eligibility and savings are not guaranteed.



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Questions worth asking

What is my allowable deduction?

Review the exact vehicle, business-use share, annual investment limits, and taxable-income limits.

Which deduction method fits my business?

Compare Section 179, bonus depreciation, and regular depreciation; consider current and future years.

What changes on my Massachusetts return?

Calculate state and federal treatment separately. Do not assume federal savings carry over to the state.

What should I track after the purchase?

Discuss records, future personal use, sale or disposal, and possible recapture of prior deductions.

Write down your CPA-confirmed plan

Federal deduction / estimated effect

Massachusetts treatment

Timing / next action

Notes

Reference material: IRS Publication 946 ([irs.gov/publications/p946](https://www.irs.gov/publications/p946)), IRS Publication 463 ([irs.gov/publications/p463](https://www.irs.gov/publications/p463)), and Massachusetts DOR federal/state differences guidance ([mass.gov](https://www.mass.gov)). Prepared October 12, 2026. Rules can change; no CPA review is represented.

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