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TAX YEAR 2026

Mileage or actual costs? *For app drivers.*

Uber, Lyft, DoorDash and delivery drivers: two ways to deduct your car.

STANDARD MILEAGE RATE	2026
Business miles Jan. 1 – June 30	72.5¢
Business miles July 1 – Dec. 31 IRS raised the rate mid-year	76¢
Gas, oil, repairs, tires, insurance, depreciation Built into the rate	Included
Owned car Choose it in the car's first business year	Year 1
Leased car If chosen, use it for the whole lease	Whole lease
Not allowed 5+ cars at once; Section 179, bonus or non-straight-line depreciation	Check

ACTUAL EXPENSES	RULE
Gas, oil, repairs, tires Every receipt	Business %
Insurance, registration, licenses	Business %
Depreciation or lease payments	Business %
Business % = Business miles ÷ total miles	Miles
Tolls and parking Business trips, either method	On top
Commuting Home to a regular place of work	Not deductible

Log every trip: date · destination · business purpose · start/stop miles · plus total miles for the year

Merchant
FINANCIAL ADVISORY

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General information, not tax advice. Facts checked Nov. 25, 2026.