

Trucker's tax file: settlements, per diem days and road taxes

Tick "owner-operator" or "company driver" at the top, then work through the groups that apply. Company drivers need only the first group, plus any state items.

Client or engagement

Company driver (W-2) items

- ☐ Form W-2 from each carrier
Copy B or C for the tax year, one per employer
- ☐ Final pay stub of the year
Shows year-to-date overtime and per diem paid
- ☐ Qualified overtime amount from the carrier
Only FLSA-required overtime counts; from 2026, W-2 box 12 code TT

Owner-operator income

- ☐ Forms 1099-NEC or 1099-MISC from carriers and brokers
One per payer over that year's line; list loads with no form
- ☐ Weekly or trip settlement statements and the year-end summary
Gross revenue before fuel advances, escrow and chargebacks
- ☐ Escrow or maintenance reserve account statement
Amounts held back and released by the carrier during the year
- ☐ Lease-on agreement with the carrier
Signed copy showing pay terms and who pays which costs
- ☐ Factoring statements and fees
Monthly statements from the factoring company
- ☐ Business bank statements
Every month of the year, to tie deposits to settlements

Per diem and travel proof

- ☐ ELD reports or logbooks for the year
Each overnight away from the tax home, by date
- ☐ Day count of nights away and partial days
Your own tally, checked against the logs
- ☐ Truck stop showers, parking and scale tickets
Receipts by date and location

Truck, fuel and running costs

- ☐ Truck bill of sale, lease or purchase contract
With the date the truck went into service
- ☐ Truck and trailer loan statements
Year-end statement showing interest paid
- ☐ Fuel card statements or fuel receipts
Diesel, DEF and reefer fuel, all months
- ☐ Repair and maintenance invoices
Tires, brakes, oil, washes, towing and road service
- ☐ Insurance declarations and premium invoices
Liability, physical damage, cargo, bobtail, occupational accident
- ☐ ELD, load board, phone and dispatch fees
Monthly invoices or card charges

Road taxes and permits

- ☐ Form 2290 and the stamped Schedule 1
For the period that runs July 1 to June 30
- ☐ Odometer log for any suspended (category W) truck
Shows it stayed at or under the mileage limit; keep 3 years
- ☐ IFTA quarterly fuel tax returns and payments
All four quarters, with the miles-by-state report
- ☐ Apportioned plate, UCR and state permit fees
State invoices and proof of payment
- ☐ DOT physical, drug test and CDL renewal receipts
Any paid by the driver in the year

Owner side of the return

- ☐ Health insurance premium statements
Plan bought by the owner-operator, by month, for Form 7206
- ☐ SEP-IRA or solo 401(k) contribution statement
Contributions made for the tax year
- ☐ Quarterly estimated payment confirmations
Federal and state, each date and amount
- ☐ Last year's return with the truck's depreciation schedule
Full prior-year copy, including Form 4562