

Heavy Vehicle Checklist

Check these before you sign anything at the dealer.

01

Before you buy

- ☐ Find the GVWR on the driver door jamb sticker. It must be over 6,000 lbs (curb weight and the window sticker don't count)
- ☐ Expect business use over 50% of the miles, every year you own it
- ☐ Make sure the business actually needs the vehicle. A deduction only saves part of what you spend
- ☐ Ask your CPA how the purchase fits this year's projection before you commit

03

Placed in service by Dec 31

- ☐ Ordered or paid for isn't enough. It must be delivered and ready for business use
- ☐ Keep the purchase contract and the delivery date
- ☐ Start driving it for business before year end and log those trips

02

The 2026 rules

- ☐ Heavy SUVs (6,001 to 14,000 lbs GVWR): Section 179 is capped at \$32,000
- ☐ 100% bonus depreciation, permanent for property acquired after January 19, 2025, can cover more
- ☐ Pickups with a bed of at least 6 feet (not reachable from the cab) aren't held to the SUV cap
- ☐ Financed counts. The deduction is based on cost, not on what you paid in cash

04

Records that protect the deduction

- ☐ Mileage log from day one: date, miles, business purpose
- ☐ Business use percentage for the year
- ☐ If business use later drops to 50% or less, part of the deduction comes back as income
- ☐ Your state may not follow these rules (North Carolina, for example, adds back bonus depreciation)

Good to know: Run the math first. At a 30% tax rate, a \$60,000 truck saves about \$18,000 in tax. You still spent \$60,000.

Questions?

Book a free discovery call: nxtlevelcpa.com

[Or book online directly.](#)