

# 2026 Gig Worker Tax Survival Kit

Your Complete Guide to Deductions, Mileage,  
and Quarterly Taxes

For DoorDash • Uber • Instacart • Walmart Spark • Lyft • Grubhub  
Lime • Amazon Flex • Roadie • Shipt • Gopuff

Free Guide from ShiftTracker — [shifttrackerapp.com](https://shifttrackerapp.com)

# Quick Reference: 2026 IRS Mileage Rate

# \$0.725 per mile

The 2026 IRS standard mileage rate for business use

## Mileage Deduction Calculator

Miles Driven/Year	Annual Deduction	Tax Savings (22%)
10,000	\$7,250	\$1,595
15,000	\$10,875	\$2,393
20,000	\$14,500	\$3,190
25,000	\$18,125	\$3,988
30,000	\$21,750	\$4,785

**IMPORTANT:** Track EVERY mile from app-on to app-off — not just paid delivery miles. Deadhead miles between orders, driving to restaurants for pickup, and repositioning are ALL fully deductible.

ShiftTracker automatically logs all mileage and calculates your deduction in real time.

# Every Tax Deduction Available to Gig Workers in 2026

## Vehicle & Mileage

- Business mileage at \$0.725/mile (or actual expenses method)
- Parking fees and tolls during deliveries
- Car washes (if required for rideshare inspections)
- Vehicle inspection and registration fees (business portion)

## Phone & Technology

- Phone bill (business-use %, typically 60-80%)
- Phone mount, charger, cables for car
- Data plan overage charges from gig apps
- Phone case/screen protector (if needed for work)
- Tablet or secondary device for navigation

## Equipment & Supplies

- Insulated delivery bags and hot bags
- Drink carriers and cup holders
- Hand sanitizer, wipes, masks
- Flashlight for nighttime deliveries
- Gloves (for grocery shopping in winter)
- Chargers, power banks, and charging cables for car

# Deduction Checklist (continued)

## Insurance

- Commercial auto insurance rider (business portion)
- Health insurance premiums (self-employed: 100% deductible)
- Umbrella liability policy (business portion)

## Scooter & E-Bike Charging (Lime, Bird, etc.)

- Electricity costs for charging scooters/e-bikes at home
- Charging equipment (cables, adapters, power strips, surge protectors)
- Vehicle/trailer used to transport scooters (mileage or actual expenses)
- Storage space for scooters (portion of garage/shed if applicable)

## Home Office (if applicable)

- Dedicated workspace for trip planning/accounting
- Internet service (business-use percentage)
- Office supplies for record-keeping

## Professional Services

- Tax preparation fees (Schedule C filing)
- Accounting software subscriptions
- Legal fees related to gig work disputes

## Other Deductions

- Roadside assistance memberships (AAA business portion)
- Background check fees required by platforms
- Safety equipment (dashcam, pepper spray, high-vis vest)
- Uniforms or branded clothing required by platforms
- Tolls, bridge fees, and ferry costs during deliveries
- ShiftTracker subscription (tax-deductible business expense!)

# Deductions by Platform

## DoorDash

- Track miles from "Dash Started" to "Dash Ended" — includes waiting time miles
- Peak Pay bonuses are taxable income — report on Schedule C Line 1
- DoorDash does NOT withhold taxes — you must pay quarterly
- 1099-NEC issued if you earn \$600+ in a calendar year

## Uber / Uber Eats

- Track miles from going online to going offline — all miles count
- Quest bonuses and promotions are fully taxable
- Uber provides 1099-NEC (earnings) and 1099-K (payment processing)
- Uber does NOT withhold taxes — pay quarterly

## Instacart

- Track miles from accepting batch to completing delivery
- In-store shopping time counts toward business use of phone
- Heavy-item bonuses and Peak Boost pay are taxable
- Insulated bags and shopping supplies are deductible

## Walmart Spark

- Track miles from drop zone arrival to delivery completion
- Tips and Peak Pay bonuses are taxable income
- Walmart+ from Tier 2 is a tax-free fringe benefit (not taxable)
- Base pay is already net of platform fees — no commission deduction

## Lyft

- Track miles from going online to going offline, including deadhead
- Prime Time surge earnings are taxable at full rate
- Ride Challenge bonuses are taxable income
- Lyft provides annual tax summary with total earnings and online miles

## Grubhub

- Track miles from block start to block end
- Mission bonuses and Contribution pay are taxable
- Mileage pay (where offered) does NOT reduce your deductible miles
- 1099-NEC issued if you earn \$600+ annually

# Deductions by Platform (continued)

## Lime (Juicing / Charging)

- Track all miles driving to collect, transport, and deploy scooters/e-bikes
- Electricity costs for charging are deductible — track your kWh usage
- Charging equipment (cables, adapters, surge protectors) fully deductible
- Vehicle/trailer to transport scooters: deduct mileage or actual expenses
- Lime does NOT withhold taxes — pay quarterly estimated taxes

## Amazon Flex

- Track miles from warehouse pickup to final delivery and back
- Block pay is taxable — tips on Fresh/Whole Foods orders also taxable
- Amazon provides 1099-NEC for earnings \$600+ annually
- Route miles typically lower than food delivery (Amazon-optimized routes)
- Amazon does NOT withhold taxes — pay quarterly

## Roadie

- Track all miles from pickup location to delivery drop-off
- Long-distance gig deliveries can log significant deductible mileage
- Roadie pay is taxable — 1099-NEC issued if earnings exceed \$600
- Larger vehicles may claim higher actual expenses for oversized deliveries

## Shipt

- Track miles from store to customer delivery address
- In-store shopping time counts toward business use of phone
- Shipt preferred shopper bonuses are taxable income
- Insulated bags and shopping supplies are deductible

## Gopuff

- Track miles from warehouse hub to delivery and back
- Hub-based model means lower miles per delivery than food delivery
- Hourly warehouse wait time is still business time (phone use deductible)
- Gopuff does NOT withhold taxes — pay quarterly

# 2026 Quarterly Estimated Tax Payment Deadlines

Quarter	Income Period	Payment Due
Q1	January 1 – March 31	April 15, 2026
Q2	April 1 – June 30	June 15, 2026
Q3	July 1 – September 30	September 15, 2026
Q4	October 1 – December 31	January 15, 2027

## How Much to Pay Each Quarter

**Simple formula:** (Gross earnings - Mileage deduction - Other deductions) x 30%

**Example:** \$12,000 gross - \$5,438 mileage (7,500 mi x \$0.725) - \$800 other expenses = \$5,762 taxable x 30% = **\$1,729 quarterly payment**

The 30% covers self-employment tax (15.3%) plus federal income tax (~12-15% for most gig workers). Adjust up if you are in a higher tax bracket.

**Underpayment penalty: The IRS charges a penalty if you owe more than \$1,000 at filing time. Pay quarterly to avoid it — even estimated payments are better than no payments.**

ShiftTracker calculates your quarterly tax estimate automatically based on your actual tracked earnings and mileage — no spreadsheets required.

# Where Everything Goes on Schedule C

Schedule C (Form 1040) is where you report all gig income and deductions. Here is exactly which line to use for each category:

Schedule C Line	What Goes Here
Line 1: Gross receipts	Total 1099-NEC income from ALL platforms combined
Line 9: Car/truck expenses	\$0.725 x total business miles (standard mileage method)
Line 10: Commissions/fees	NOT typically used — platforms report net, not gross
Line 18: Office expense	Phone bill (business %), data plan, office supplies
Line 22: Supplies	Delivery bags, car mount, chargers, cleaning supplies
Line 25: Utilities	NOT typically used — use Line 18 for phone
Line 27a: Other expenses	Insurance riders, background checks, safety equipment
Line 30: Business use of home	Only if you have a dedicated home office for gig admin

**Line 31 = Your Net Profit. This is what you pay self-employment tax (15.3%) + income tax on. Every deduction above reduces this number, which directly reduces your tax bill.**

# Are You Making This \$3,000 Mistake?

**The #1 tax mistake gig workers make: only tracking PAID miles.**

DoorDash, Uber, and Instacart only report the miles during active deliveries in their annual tax summaries. But the IRS allows you to deduct ALL business miles — including:

- Driving TO the restaurant or store for pickup
- Driving BETWEEN orders while the app is on (deadhead miles)
- Repositioning to a better delivery zone
- Driving to your first pickup location of the day

## The Math That Hurts

	Platform Reports	Actual (with tracking)	Difference
Annual miles	15,000-20,000	25,000-35,000	10,000-15,000 MISSED
Deduction (\$0.725/mi)	\$10,875-\$14,500	\$18,125-\$25,375	\$7,250-\$10,875 LOST
Tax savings lost (22%)			\$1,595-\$2,393/YEAR

**The fix: Use an automatic mileage tracker that runs from app-on to app-off — not one that only counts paid delivery miles.**

ShiftTracker tracks every mile automatically — paid and unpaid — so you never miss a deduction. Start tracking free at [shifttrackerapp.com](https://www.shifttrackerapp.com)

# Stop Leaving Money on the Table

ShiftTracker is the shift tracking app built for gig workers. It automatically:

- ✓ Logs every mile from app-on to app-off (not just paid miles)
- ✓ Calculates your true net hourly rate after expenses
- ✓ Tracks earnings across DoorDash, Uber, Instacart, Spark, Lyft, and Grubhub
- ✓ Estimates quarterly tax payments based on real data
- ✓ Shows which hours and zones pay the most with earnings heatmaps
- ✓ Generates tax-ready reports for Schedule C filing

**Join 100+ gig workers already tracking smarter.**

**Start Free at [shiftrackerapp.com](https://shiftrackerapp.com)**