

# The Travel Nurse Tax Checklist

13 deductions most travel nurses miss, a state-by-state filing reference, and your quarterly tax due-date calendar. Built for the realities of 13-week contracts, multi-state W-2s, stipends, and 1099 side gigs.

**How to use this:** work through the deductions list section by section. Check off the ones that apply to your year. Anything you check, save the receipt or document the mileage now — not in April.

## 13 Deductions Most Travel Nurses Miss

- **1. Licensure & certifications.** RN/BSN renewal, compact license fees, ACLS/PCN/TNCC certifications, and continuing-education hours. Anything required to keep working counts.
- **2. Scrubs and required uniforms.** Only deductible if the scrubs are required AND not suitable for everyday wear. Save receipts and your facility's dress code policy.
- **3. Stethoscope, badge reels, work shoes, compression socks.** Anything used at work that is not reimbursed by the agency. Stethoscope replacements over a multi-year career add up.
- **4. Travel between assignments (mileage).** If you are an independent contractor (1099): standard mileage between assignments is deductible. Track mileage with an app — IRS requires contemporaneous logs.
- **5. Cell phone (business-use percentage).** Estimate the share of your phone used for work — calls with recruiters, work email, MyChart access. Deduct that percentage of your bill.
- **6. Internet at temporary housing.** If you pay separately for internet at a contract location and use it for work, the business-use percentage is deductible.
- **7. Continuing education and conference fees.** Conference registration, online CEU subscriptions, and required textbooks. Travel to conferences also deductible (1099 only).
- **8. Professional dues and journal subscriptions.** ANA membership, specialty nursing organizations, online journals, NCLEX prep services if maintaining licensure.
- **9. Liability insurance (NSO, CM&F;, etc.).** Personal malpractice coverage on top of agency-provided insurance is fully deductible.
- **10. Tax prep fees for nurse-specific filing.** If you pay a CPA who specializes in travel nurse / multi-state filing, that fee is deductible (1099 only post-TCJA).
- **11. Home-office deduction (1099 only).** If you maintain a tax home and use a dedicated room there for business — billing, contract review, scheduling — the simplified method gives \$5/sq ft up to \$1,500.
- **12. Health insurance premiums (1099 only).** Self-employed health insurance premiums are above-the-line deductions. Includes dental and vision if structured correctly.
- **13. Solo 401(k) or SEP-IRA contributions (1099 only).** The single biggest tax lever for 1099 travel nurses. A Solo 401(k) lets you contribute as both employee and employer — up to ~\$69K combined in 2025.

## Quarterly Tax Due Dates

If you have any 1099 income or if your W-2 withholding does not cover your full tax liability, you owe quarterly estimated payments. Missing a payment triggers an IRS underpayment penalty (currently ~8% annualized).

| Quarter             | Payment Due            |
|---------------------|------------------------|
| Q1 (Jan–Mar income) | April 15               |
| Q2 (Apr–May income) | June 15                |
| Q3 (Jun–Aug income) | September 15           |
| Q4 (Sep–Dec income) | January 15 (next year) |

### **Quick Quarterly Estimate**

Rule of thumb: set aside **25–30%** of every 1099 paycheck into a separate savings account earmarked for taxes. Pay quarterly. If you under-withhold on W-2 income because of multi-state filing, add an extra 5%.

## State-by-State Filing Reference

### **No state income tax**

AK, FL, NH (interest/dividends only), NV, SD, TN, TX, WA, WY. Working contracts in these states does not create a state filing obligation — but your tax-home state still does.

### **Reciprocity states**

Some bordering states have reciprocity agreements (e.g., IL-IA, KY-IN, NJ-PA). Check whether your tax-home state has reciprocity with the assignment state before withholding.

### **California / New York**

Both pursue travel nurses aggressively for state tax. Even short assignments can create a filing obligation. Do not assume your agency withheld correctly — verify.

### **Tax-home state**

Always file a return in your tax-home state, even if you spent the year elsewhere. Stipends are not taxable IF you maintain a true tax home (duplicated expenses + abandoned-assignment indicators).

**Need a deeper guide?** The full Travel Nurse Taxes guide on [shiftmoney.co](https://shiftmoney.co) covers tax-home rules, stipend qualification, multi-state W-2s, and the software comparison.

This checklist is general information, not tax advice. For complex situations, consult a CPA who specializes in travel nurse / multi-state taxation.