

The Dental Hygiene
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THE
TAX **GUIDE**
for Dental Hygienists

Top Tax Deductions &
Business Expense Considerations
for Dental Hygienists

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THE DENTAL HYGIENE BOSS®

The Tax Guide for Dental Hygienists

Top Tax Deductions & Business Expense Considerations for Dental Hygienists

2026 Edition · Leah C. Francis, BSDH, RDH

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A NOTE BEFORE WE BEGIN

Welcome, *Boss*.

You already know how to take care of patients. This guide is about taking care of the business of you.

In *The Dental Hygiene Boss: The Dental Hygienist's Guide to Work for Yourself and Take Control of Your Life*, we explored what it means to step out of the traditional W-2 model and practice on your own terms — from deciding whether independent work is right for you to structuring your business.

This companion guide picks up where the book leaves off. Once you are working as an independent contractor (1099) or through your own business, the tax rules change in your favor: many of the costs of doing your job become legitimate business expenses that lower your taxable income.

Inside, you'll find the ten deductions that matter most to hygienists, the 2026 numbers you need, the mistakes that trip people up, and a simple record-keeping system to protect you if the IRS ever asks questions.

This list isn't exhaustive — and it isn't a substitute for a good tax professional. Think of it as the conversation you have *before* you meet with your CPA, so you walk in organized, informed, and ready to keep more of what you earn.

— *Leah C. Francis, BSDH, RDH*

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Tax Basics for the *Self-Employed* Hygienist

W-2 VS. 1099: WHY IT MATTERS

As a W-2 employee, the office withholds your taxes and, under current federal law, you generally **cannot** deduct unreimbursed job expenses like scrubs, loupes, or CE. As an independent contractor (1099) or business owner, you report your income and expenses on your own return — and ordinary business costs become deductible.

WHAT COUNTS AS A DEDUCTION?

A deduction is a business expense you subtract from your income, so you pay tax on less. To qualify, an expense must be:

- **Ordinary** — common and accepted in dental hygiene.
- **Necessary** — helpful and appropriate for your business.
- **Reasonable** in amount, and **documented**.

If something is used for both business and personal life (your car, phone, or internet), only the **business-use percentage** is deductible.

SELF-EMPLOYMENT TAX

Independent contractors pay both halves of Social Security and Medicare — **15.3%** self-employment tax on net earnings (the Social Security portion stops at the annual wage base). The good news: you can deduct the **employer-equivalent half** of that tax on your return. Every legitimate business deduction also lowers your self-employment tax, not just your income tax.

QUARTERLY ESTIMATED TAXES

No one is withholding for you, so the IRS expects you to pay as you go. Estimated payments are generally due **April 15, June 15, September 15, and January 15** of the following year. Missing them can mean underpayment penalties, even if you pay in full in April.

Boss Tip

Open a separate savings account and move 25–30% of every payment into it the day you're paid. Your quarterly taxes are then already set aside. (Your CPA can fine-tune the percentage for you.)

1099 FORMS IN 2026

Starting with payments made in 2026, an office is only required to send you a Form 1099-NEC if it paid you **\$2,000 or more** in the year (up from \$600). That changes paperwork, not taxes: **all** of your income is taxable whether or not you receive a form. Keep your own income log.

KEEP RECORDS LIKE A BOSS

Good records are what turn a possible deduction into a deduction you can defend. The IRS can ask you to prove any expense you claim.

- Use a dedicated business bank account and card — never mix personal and business spending.
- Snap and save every receipt with an expense app or a cloud folder.
- Log mileage as you drive (date, destination, purpose, miles). Apps make this automatic.
- Keep records for at least three years after filing; many CPAs recommend seven.

Business structure note: Most solo hygienists operate as a sole proprietor or a single-member LLC, which report on Schedule C. If you've elected S-corporation status, some items (like health insurance and retirement) are handled differently — follow your CPA's guidance.

01 Vehicle, Mileage & Business Travel

When you temp, your car is part of your practice. You can deduct the business use of your vehicle using **one** of two methods:

- **Standard mileage rate** — for 2026, **72.5¢ per mile** for business miles driven January 1–June 30, and **76¢ per mile** July 1–December 31 (the IRS raised the rate mid-year). Parking and tolls are deducted on top.
- **Actual expenses** — the business percentage of gas, oil, repairs, insurance, registration, and depreciation or lease payments.

Generally, if you want the standard mileage rate, you must choose it in the first year you use the car for business. You don't need to use your car “mostly” for business — you simply deduct the business share.

THE COMMUTING RULE (READ CAREFULLY)

Ordinary commuting between your home and a regular workplace is **never** deductible. But temping changes the picture. Generally deductible:

- Driving between two offices on the same day.
- Driving from your home to a **temporary** work location when you also have a regular work location.
- Driving from a home office that is your **principal place of business** to the offices where you work.
- Trips to the bank, supply store, CE courses, or networking events for your business.

OVERNIGHT TRAVEL

Traveling away from home overnight for business, such as a conference or out-of-town assignment? Airfare, lodging, rideshares, and baggage fees are deductible, and meals are generally **50%** deductible.

KEEP: a contemporaneous mileage log, parking/toll receipts, travel receipts, and your assignment schedule.

02 Home Office

Even though you treat patients in someone else's operatory, the business side of your work — scheduling, invoicing, bookkeeping, marketing, contracts — has to happen somewhere. If that somewhere is a dedicated space in your home, you may qualify for the home office deduction.

THE TWO REQUIREMENTS

- **Regular and exclusive use.** The space is used only for business. A guest room that doubles as an office, or the kitchen table, doesn't qualify.
- **Principal place of business.** For hygienists, this is usually met when you do your administrative and management work there and have no other fixed location for it.

TWO WAYS TO CALCULATE

METHOD	HOW IT WORKS
Simplified	\$5 per square foot of office space, up to 300 sq. ft. (maximum \$1,500). Simple records, no depreciation.
Regular	Business percentage (office sq. ft. ÷ home sq. ft.) of rent or mortgage interest, utilities, insurance, repairs, and depreciation. Filed on Form 8829.

Run both numbers, or ask your CPA to, and use the one that gives the larger deduction.

Boss Tip

A qualifying home office does double duty: it can also make the drive from your home to the offices you temp at deductible business mileage (see Deduction 01).

FURNISHING THE OFFICE

Desks, chairs, filing cabinets, shelving, and printers used for your business are deductible, whether you buy them new or used (see Deduction 03 for how equipment is written off).

KEEP: a floor plan with measurements, photos of the space, utility bills, and rent/mortgage statements.

03 Clinical Equipment & Instruments

This is where being your own boss really pays off. Investing in the tools you want, not just the tools an office provides, improves your ergonomics, your career longevity, and your patient care.

COMMONLY DEDUCTIBLE

- Loupes and headlights
- Your own scalers, curettes & instrument kits
- Ultrasonic inserts & sharpening tools
- Ergonomic saddle stool
- Instrument cassettes & carrying cases
- Patient education models & teaching aids
- Product samples for patients
- Repairs and maintenance on all of the above

HOW LARGER PURCHASES ARE WRITTEN OFF

Normally, equipment that lasts more than a year is depreciated over several years. Current law gives you faster options:

- **De minimis safe harbor** — items costing **\$2,500 or less** per item or invoice can usually be expensed immediately.
- **100% bonus depreciation** — restored permanently by the 2025 tax law for qualifying property acquired after January 19, 2025, so loupes, a laptop, or an ergonomic setup can be written off in full the year you buy them.
- **Section 179 expensing** — another way to deduct qualifying equipment in year one.

From Leah

Understanding these deductions let me buy the exact loupes and features I wanted, without compromising because of cost. I've also invested in my own teaching aids and preferred product samples. I work in many different offices, and my standard of care never changes.

KEEP: receipts and invoices, purchase dates, and the date each item was placed in service.

04 Technology, Phone & Software

Running a business today means running it from your devices: accepting assignments, confirming schedules, invoicing offices, and tracking expenses.

COMMONLY DEDUCTIBLE

- **Computer, laptop, or tablet** used for your business, plus upgrades and repairs.
- **Cell phone and service plan** — the business-use percentage. If you use your phone 60% for business, 60% of the bill is deductible.
- **Home internet** — the business-use percentage.
- **Software and subscriptions** — accounting and bookkeeping (e.g., QuickBooks), invoicing, mileage trackers, scheduling apps, cloud storage, and e-signature tools.
- **Temping platform fees** and service charges taken out of your pay.
- **Website, domain, and email** for your business.

Mixed-use rule: If a device or service is used for both personal and business purposes, deduct only the business share, and be ready to explain how you calculated it. A month or two of tracking your usage makes a reasonable, defensible estimate.

Boss Tip

A second phone number for your business (through an app or a second line) makes it easy to separate business calls and texts from personal ones, and it looks more professional to the offices you work with.

KEEP: purchase receipts, monthly phone and internet bills, subscription invoices, and your usage estimate.

05 Continuing Education & Conferences

CE is required to keep your license, and it's also how you stay sharp, network with peers, and discover new opportunities. As a business owner, education that **maintains or improves the skills you use in your current work** is generally deductible.

COMMONLY DEDUCTIBLE

- CE course and webinar fees, including online CE subscriptions
- Conference and workshop registration
- Certification courses that enhance your current practice (e.g., local anesthesia or laser certification, where your state allows)
- Textbooks, journals, and professional publications
- Travel to CE: mileage, parking, airfare, and lodging, with meals generally 50% deductible

Where the line is: Education that qualifies you for a **new** trade or profession, such as going back to school to become a dentist, is generally not deductible as a business expense. Ask your CPA about education credits instead.

Being your own boss also means you choose your professional growth. You aren't limited to whatever training one office offers; you can invest in the courses that move your career forward.

Boss Tip

Plan CE around a conference you actually want to attend. When the trip is primarily for business, your travel costs are deductible too. Keep the agenda and your attendance certificates with your receipts.

KEEP: registration receipts, CE certificates, conference agendas, and travel receipts.

06 Licenses, Insurance & Professional Dues

The costs of being licensed, protected, and connected in your profession are some of the easiest deductions to document, and some of the most often forgotten.

LICENSES & CREDENTIALS

- State dental hygiene license renewal fees
- Local anesthesia, nitrous oxide, or other permit fees
- CPR/BLS certification
- Background checks or fingerprinting required for assignments
- Business license and LLC annual report fees

BUSINESS INSURANCE

- **Professional liability (malpractice) insurance.** This is essential when you work independently, and the premiums are deductible.
- General liability or business owner's policy

PROFESSIONAL ASSOCIATION DUES

Membership in professional organizations such as the American Dental Hygienists' Association and your state and local components gives you continuing education, advocacy, networking, and career resources, and the dues are deductible as a business expense.

Boss Tip

Set a calendar reminder 60 days before each renewal date. A lapsed license or insurance policy costs far more than any deduction saves.

KEEP: renewal receipts, insurance declarations pages, and membership invoices.

07 Uniforms, PPE & Laundry

Work clothing is deductible when it's **required for your work and not suitable for everyday wear**. Clinical scrubs and lab coats generally meet that standard. Everyday clothing does not, even if you only wear it to work.

COMMONLY DEDUCTIBLE

- Scrubs and lab coats, including embroidery or logos
- Clinical shoes worn only for work
- Personal protective equipment you buy yourself: gloves, masks and respirators, safety glasses, face shields, and disposable gowns
- Protective eyewear with prescription lenses used for clinical work

LAUNDRY & CLEANING

The cost of cleaning your work uniforms is deductible. If you use a laundry service, keep the receipts. If you wash at home, a reasonable per-load cost for detergent and supplies used only on work clothing is a modest, defensible deduction. Avoid aggressive calculations like depreciating your washer and dryer; it's rarely worth the scrutiny.

Infection control note: Many offices and state rules require clinical attire to be laundered on-site or by a service. Follow your office's protocols first; the tax deduction is secondary.

KEEP: receipts for scrubs, shoes, PPE, and laundry services.

08 Professional Fees

The best investment many new business owners make is a good tax professional. Their expertise helps you navigate complex rules, claim every deduction you're entitled to, and stay compliant, so you can focus on your patients and your growth.

COMMONLY DEDUCTIBLE

- CPA or Enrolled Agent fees for business tax preparation and tax planning
- Bookkeeping services
- Attorney fees for contracts, LLC formation, or business matters
- Business consulting and coaching
- LLC formation and registered-agent fees

Startup costs: Expenses you incur before your business officially opens, such as formation fees and initial consulting, are generally deductible up to **\$5,000** in your first year, with the rest spread over 15 years.

Boss Tip

Meet with your CPA *before* the year ends, not just at tax time. A fall planning meeting is when you can still act: time an equipment purchase, increase retirement contributions, or adjust your estimated payments.

KEEP: invoices from every professional you pay, and engagement letters.

09 Self-Employed Health Insurance

As an independent contractor, you're responsible for your own health coverage. The self-employed health insurance deduction lets you deduct those premiums, and it's one of the most valuable deductions available to you.

WHAT CAN BE INCLUDED

- Medical, dental, and vision insurance premiums
- Qualified long-term care insurance premiums (subject to age-based limits)
- Medicare premiums (Parts B and D, and Medicare Advantage)
- Coverage for your spouse, dependents, and children under age 27

WHO QUALIFIES

- You have a net profit from self-employment, and the deduction can't exceed that profit.
- You were **not eligible** to participate in a subsidized health plan through an employer, **including your spouse's employer**, for the months you claim. This is tested month by month.

Good to know: This deduction is taken on your personal return (Form 1040, Schedule 1, figured on Form 7206), not as a business expense on Schedule C. It reduces your income tax but **not** your self-employment tax.

Boss Tip

If you have a high-deductible health plan, a Health Savings Account (HSA) gives you another deduction, and the money can be used tax-free for medical costs.

KEEP: premium statements and proof of payment for each month.

10 Retirement Contributions

When you leave the W-2 world, you leave behind the office 401(k). But self-employed retirement plans can let you save **far more**, and lower your taxes while you do it.

PLAN	2026 LIMIT	BEST FOR
SEP IRA	Up to 25% of compensation (about 20% of net self-employment earnings for sole proprietors), max \$72,000	Simple setup, flexible year to year
Solo 401(k)	\$24,500 employee deferral, plus employer profit-sharing; total max \$72,000 . Catch-up: +\$8,000 at age 50+, or +\$11,250 at ages 60–63	Saving the most on moderate income; Roth option available
SIMPLE IRA	Lower limits; employer match required	Practices with employees

Where it's deducted: If you're a sole proprietor or single-member LLC, contributions for **yourself** are deducted on your personal return (Form 1040, Schedule 1), not as a business expense on Schedule C. The tax savings are the same; the paperwork is different. Contributions for employees are business expenses.

Boss Tip

Deadlines matter. A SEP IRA can usually be opened and funded up to your tax-filing deadline, including extensions. A Solo 401(k) generally must be set up by year-end to accept employee deferrals for that year. Talk to your CPA in the fall.

KEEP: plan documents and annual contribution statements.

BONUS

Deductions Most *Hygienists Miss*

THE QUALIFIED BUSINESS INCOME (QBI) DEDUCTION

Many self-employed people can deduct up to **20% of their qualified business income**, on top of their business expenses. The 2025 tax law made this deduction permanent. Because dental hygiene is a health-related field, it's treated as a "specified service": the deduction phases out once your taxable income rises above the IRS threshold. Most hygienists fall below it, so ask your CPA to confirm.

HALF OF YOUR SELF-EMPLOYMENT TAX

Automatically calculated on your return, but worth understanding: you deduct the employer-equivalent half of your SE tax.

MARKETING & BRANDING

Business cards, a professional headshot, your website, LinkedIn Premium, and branded materials.

BANK & PAYMENT FEES

Business account fees and payment-processing fees.

BUSINESS MEALS

Meals with a business purpose, such as meeting an office manager about ongoing work, are generally **50%** deductible. Note who you met and why.

POSTAGE, OFFICE SUPPLIES & SMALL ITEMS

Printer ink, paper, notebooks, shipping, and day planners. The small things add up.

KEEP THIS HANDY

2026 *Quick-Reference* Numbers

ITEM	2026 FEDERAL FIGURE
Business mileage rate	72.5¢/mile (Jan 1–Jun 30) • 76¢/mile (Jul 1–Dec 31)
Self-employment tax rate	15.3% (half deductible)
Home office, simplified method	\$5/sq. ft., max 300 sq. ft. (\$1,500)
Business meals	Generally 50% deductible
De minimis safe harbor	\$2,500 per item/invoice
Bonus depreciation	100% (property acquired after 1/19/2025)
Startup cost deduction	Up to \$5,000 in year one
QBI deduction	Up to 20% (income limits apply)
SEP IRA maximum	\$72,000
Solo 401(k) employee deferral	\$24,500 (+\$8,000 age 50+; +\$11,250 ages 60–63)
Solo 401(k) total maximum	\$72,000 (before catch-up)
Form 1099-NEC threshold	\$2,000 (all income still taxable)
Estimated tax due dates	Apr 15 • Jun 15 • Sep 15 • Jan 15

Figures are federal and reflect IRS guidance and current law for tax year 2026 as of publication. Limits are adjusted annually, so confirm current numbers at IRS.gov or with your tax professional.

YOUR SYSTEM

Record-Keeping *Checklist*

SET UP ONCE

- ☐ Separate business checking account & card
- ☐ Expense-tracking or bookkeeping app
- ☐ Automatic mileage tracker
- ☐ Tax savings account (25–30% of income)
- ☐ Cloud folder for receipts, by year
- ☐ Home office measured & photographed
- ☐ Professional liability insurance
- ☐ Retirement plan opened

EVERY MONTH

- ☐ Log income from every office & platform
- ☐ Upload & categorize receipts
- ☐ Review mileage log
- ☐ Transfer tax savings

EVERY QUARTER

- ☐ Pay estimated taxes
- ☐ Review profit & loss

EVERY YEAR

- ☐ Collect 1099s and match them to your income log
- ☐ Fall tax-planning meeting with your CPA
- ☐ Renew license, CPR & insurance
- ☐ Fund retirement contributions

YOUR NEXT CHAPTER

Practice on *your terms*.

These ten deductions are just the beginning. The real value is what they make possible: practicing dental hygiene the way you've always envisioned, with the tools, education, and freedom you choose, and without being limited by cost or by one office's budget.

Tax rules change, so stay informed, keep great records, and partner with a qualified tax professional who understands self-employed clinicians.

Thank you for reading. We wish you continued success on your journey to becoming your own Boss.

With gratitude, Leah

Ready to go deeper? Get the book *The Dental Hygiene Boss: The Dental Hygienist's Guide to Work for Yourself and Take Control of Your Life*, and explore career resources, temping guides, and community at:

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