

Travel Nurse Duplicate Expenses Checklist

Worth Every Cents | 2026 Edition | Michael Chen, CPA

Keep for 7 years. Hand to your CPA with your tax file. wortheverycents.com

GREEN ZONE - Deductible duplicate expenses (with documentation)

Item	Documentation required
1. Rent or mortgage	Signed lease (12+ mo) or mortgage stmt + 12 mo bank records
2. Electricity / gas	12 monthly utility statements in your name, active year-round
3. Water / sewer / trash	12 monthly municipal statements
4. Internet / cable	12 monthly broadband statements (not phone hotspot)
5. Homeowners / renters insurance	Policy declaration page + payment receipt
6. Property taxes (owners)	County tax statement + cancelled check / escrow record
7. HOA / condo fees	Association statement + payment records
8. Renter's insurance	Declaration page + payment (yes, keep it while away)
9. Fair-market rent to family	Formal lease at FMV + 12 mo cancelled checks + area comps
10. Home maintenance / repairs	Itemized invoices (ordinary upkeep, NOT improvements)
11. Security / monitoring	Service contract + monthly statements

RED ZONE - The IRS rejects these

- X Groceries / food (covered by M&IE per diem, not duplicate expense)
- X Commuting costs: gas, tolls, car payment (travel, not housing)
- X Cell phone bill (personal communication)
- X Gym, streaming, subscriptions (lifestyle, not shelter)
- X Free housing from family (no economic outlay = itinerant status)
- X Below-market rent to family (difference = gift; disallows the claim)

YELLOW ZONE - Conditional (structure it right)

- ! Furniture rental - only for an unfurnished tax home; never for a home you own
- ! Storage unit - only for overflow belongings; not your whole household
- ! Cleaning / lawn - recurring maintenance only, not one-time move-out cleans
- ! Property mgmt fee - renting out your tax home usually DESTROYS tax-home status

AUDIT TRIGGERS TO AVOID

- Stipend-to-wage ratio above 2:1
- No resident state return filed in your tax-home state
- 12+ months in one metro (assignment becomes indefinite)
- Inconsistent address across license, voter reg, bank, lease

CPA REVIEW SIGN-OFF

Reviewed by: _____ Date: _____ License #: _____

This checklist is educational, not personalized tax advice. IRS Pub 463 / Rev. Rul. 93-86 / IRC 162(a)(2).