

Meal Deduction Quick Reference Card (2026)

One-Page Guide: What's 50%, 100%, or 0% Deductible

> Print this, keep it on your desk, or save it to your phone. When you're wondering "can I deduct this meal?" — check here first.

50% Deductible

Meal Type	Notes
Client/prospect meals	Must discuss business or have business purpose
Meals while traveling for business	Even eating alone — travel is the business connection
Working lunches during meetings	Food provided so people can keep working
Meals with professional advisors	Accountant, lawyer, consultant — discussing business
Networking meals	After industry events, chamber of commerce, etc.
Office snacks and coffee	Break room coffee, snacks for employees
Team meals during work sessions	Pizza for a late-night work session
Contractor/vendor meals	Discussing business with suppliers or subs
Conference meals (separately stated)	Only if food cost is broken out from registration
Delivery meals for business meetings	DoorDash for a virtual team meeting, etc.
Food at board/shareholder meetings (small group)	If not open to all employees

100% Deductible

Meal Type	Notes
Company holiday party	Must be open to ALL employees
Company picnic / summer outing	Must be open to ALL employees
Company-wide celebration	Anniversary, milestone, etc. — all employees invited
Department outings	Entire department (not just select employees)
Promotional food for the public	Free samples, food truck at store opening
Charity event meals	The meal-value portion of charity gala tickets
Meals included in taxable compensation	Included on employee's W-2 — rare for meals

0% Deductible






Meal Type	Notes
Entertainment	Sports tickets, golf, concerts, theater — even with business discussion
Club dues	Country club, golf club, airline club — always non-deductible
Personal meals	Lunch at your desk, dinner at home, regular workday meals
Lavish or extravagant meals	No IRS dollar threshold, but use common sense
Meals with no business purpose	Catching up with friends, even if they're in business
Food bundled with entertainment	Hot dog at the game, food in a golf package — get it separated!
Grocery runs	Even if you work from home
Commuting meals	Grabbing breakfast on the way to the office
Meal delivery subscriptions (personal)	HelloFresh, meal kits for home — personal expense

Documentation Checklist

Record ALL FIVE for every business meal:

#	What to Record	Example
1	Amount (including tax + tip)	\$127.50
2	Date	March 15, 2026
3	Place (restaurant name + city)	The Capital Grille, Denver
4	Business purpose (what was discussed)	Discussed Q3 marketing strategy and budget
5	Business relationship (who + their role)	Sarah Kim, VP Marketing, Acme Corp

Common Mistakes

-  "Business meal" is NOT a valid business purpose — be specific
-  Forgetting to include tax and tip in the amount
-  Not noting who was at the meal
-  Reconstructing meal logs at year-end (IRS wants contemporaneous records)
-  Bundling food with entertainment on one receipt

Key Rules to Remember

The 100% Restaurant Exception is GONE

- Expired December 31, 2022
- All business meals are 50% in 2023-2026, regardless of where you eat
- Restaurant, takeout, delivery, food truck — all 50%

Entertainment + Meals = Separate Them

- Entertainment is 0% deductible (since 2018)
- But meals CAN be deducted at 50% if billed separately
- **Always get food on a separate receipt/tab from entertainment**

Travel Meals

- 50% deductible when traveling away from tax home
- Can use actual costs OR per diem (choose one per trip)
- Solo meals while traveling ARE deductible (travel = business purpose)

Employee Events

- Company-wide events (all employees) = 100%
- Small group meals (executive dinner, team lunch) = 50%
- The difference: is it open to ALL employees or just some?

Under \$75 Rule

- No receipt technically required for expenses under \$75
- You STILL need to record all five documentation items
- **Best practice: keep receipts for everything anyway**

Quick Decision Tree

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Did you eat?

└─ Was there a business purpose? (client meeting, travel, work session)

| └─ YES → Was it a company-wide employee event?

| | └─ YES → 100% deductible

| | └─ NO → 50% deductible

| └─ NO → Not deductible

|

└─ Were you traveling for business?

| └─ YES → 50% deductible (even alone)

| └─ NO → Was it a company-wide event?

| └─ YES → 100% deductible

| └─ NO → Probably not deductible

|

└─ Was it bundled with entertainment?

└─ YES, on the same receipt → Not deductible

└─ NO, separate receipt → 50% deductible (if business purpose exists)

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Per Diem Rates (2026 — Selected Cities)

Use instead of tracking individual meal receipts while traveling.

City	M&IE Per Diem
Standard (most U.S. locations)	\$68/day
New York City	\$82/day
San Francisco	\$82/day
Washington, D.C.	\$82/day
Chicago	\$79/day
Los Angeles	\$79/day
Seattle	\$79/day
Boston	\$79/day
Denver	\$74/day
Miami	\$79/day
Dallas	\$74/day
Atlanta	\$74/day

- > Per diem is still subject to 50% deduction limit.
- > First and last travel days: use 75% of the rate.
- > Full rates: [GSA Per Diem Lookup](#)

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