

FREE WORKSHEET · EQUIPMENT & VEHICLE PURCHASES

Buy the Truck or Wait? The 179 Worksheet

A one-page way to think through the year-end equipment question every owner faces.

The December equipment dilemma

Every landscaping business hits this moment: it's Q4, the dealer has the truck or mower or trailer you've been eyeing, and someone says "buy it before year-end for the write-off." Sometimes that's brilliant. Sometimes it's spending \$60,000 to save \$15,000 you didn't need to spend at all.

What Section 179 actually does

Section 179 and bonus depreciation let you deduct the full cost of qualifying equipment in the year you place it in service, instead of spreading it over many years. The key questions are whether the business actually needs the equipment, whether this year's income makes the deduction worth more now than later, and whether cash or financing terms make sense.

The four questions, in order

- ☐ **Need — would you buy this even if there were no deduction?**
If the honest answer is no, stop here. The deduction never makes a bad purchase good.
- ☐ **Income — is this a high-profit year?**
A big deduction is worth most against a big bracket. In a slow year, the write-off may be worth more later.
- ☐ **Timing — can it be in service by December 31?**
"In service" means in use, not on order. A truck delivered in January is next year's deduction.
- ☐ **Cash — do the payments fit without the tax savings?**
The deduction helps once; the payments arrive every month.

Run your numbers

Purchase price:	\$ _____
Expected 2026 business profit before this purchase:	\$ _____
Estimated combined tax bracket (federal + SE tax — ask us):	% _____
Estimated first-year tax savings (price × bracket):	\$ _____
Monthly payment if financed:	\$ _____

READ THIS TWICE

Sanity check: if the tax savings line is the only reason the purchase works, it doesn't work. If the business case works and the tax savings stack on top — December is your month.

BEFORE YOU SIGN

Send us the worksheet above and we'll run the real math — 179 vs. bonus vs. spreading it out, against your actual bracket. Fifteen minutes, before you sign anything. westfinancialservicesllc.com