FLEET

BUY, LEASE AND WRITE OFF YOUR TRUCKS

A truck is the second most expensive thing you put on the road, after the technician driving it.

KNOW WHAT A TRUCK REALLY COSTS

Sticker price is the start. To see a truck's real cost, add up what you spend over the years you'll keep it:

- Purchase price, or lease payments
- Upfitting: shelving, ladder racks, inverters, graphics
- Insurance
- Fuel
- Maintenance, tires and repairs
- Registration and taxes
- Downtime, including a technician who can't work
- What you'll get when you sell it

Divide by the miles or the years, and you'll have a number you can compare. Many owners track only payments and fuel, then get surprised by repair bills on a truck they kept two years too long.

BUY OR LEASE?

Buying usually makes sense if you keep vehicles a long time, drive heavy miles, and do a lot of upfitting. You'll build equity and avoid mileage limits.

Leasing can keep payments predictable and more cash in the business, and it makes replacing vehicles on a schedule easier. Watch mileage limits, wear charges and what happens to upfits when the lease ends.

A closed-end consumer-style lease is often a poor fit for a service van. A commercial fleet lease may fit better. Get the same assumptions in writing for each option, and run the total cost for the full period. Ask your CPA how each one will affect your balance sheet and taxes.

SET A REPLACEMENT POLICY

Without a policy, trucks get replaced when they break down on a Friday in July. Pick your limit in miles or years, based on your own repair history. Then plan purchases ahead for the next 24 months. Staggering the replacements avoids having to buy half of your fleet in one year.

STANDARDIZE

Fewer models means fewer parts, simpler shelving layouts and easier training. A standard truck layout lets any tech find what they need in any van. Standardize stocking too, so that you aren't paying for a rolling warehouse. Audit truck stock regularly.

WHAT THE TAX RULES LOOK LIKE

These are the general federal rules, as published by the IRS. Have your CPA apply them to you.

Section 179. For tax years beginning in 2026, the maximum deduction is $2,560,000. It's reduced dollar-for-dollar when the cost of qualifying property placed in service exceeds $4,090,000. The deduction can't exceed your taxable business income, though the excess can carry forward.

100% special depreciation. The 2025 federal tax law restored the 100% allowance for certain qualified property acquired and placed in service after January 19, 2025.

Vehicle limits. Passenger automobiles, which the IRS defines to include trucks and vans at 6,000 pounds or less of gross vehicle weight, face annual depreciation limits. For certain sport utility and similar vehicles rated above 6,000 and up to 14,000 pounds, the Section 179 amount is capped at $32,000 for 2026, with exceptions. Whether a work van or pickup falls under an exception depends on its configuration.

Business use. You generally need more than 50% qualified business use to claim Section 179 or the special allowance. If business use falls to 50% or less later, you may

have to give some of the deduction back. Personal use of take-home trucks needs to be addressed and documented.

When you sell. Deductions taken earlier can come back as taxable gain when you sell the vehicle. A large write-off now isn't free money. It's a timing decision.

DON'T BUY A TRUCK FOR THE TAX BREAK

Spending a dollar to save a fraction of that dollar in taxes still leaves you with less cash. Buy the truck because the business needs it. Then use the tax rules to your advantage.

CONSIDER THE WHOLE FLEET

Look at how your fleet is actually used. A truck that sits in the yard during the shoulder season still has insurance and depreciation. Before you add one, make sure you can fill it. If you have any vehicle at 10,001 pounds or more, read licenses, permits, lead and vehicles, because federal motor carrier rules may apply.

Sources: IRS Publication 946; IRS Publication 463; Service ProCall program guidance. General information, not tax advice.

Published by Service ProCall. Last reviewed November 2026. General information, not legal advice.

BEST PRACTICES: PRICING AND KNOWING YOUR NUMBERS

MAKE IT A HABIT

What good looks like

- A handful of numbers reviewed every week.
- Prices built from your real costs and target margin.
- Cost per booked job known for every lead source.

The habits

1. Pick five weekly numbers: answer rate, booked jobs, close rate, average ticket and revenue per tech.
2. Price from your true hourly cost, including drive time and overhead.
3. Review prices at least once a year and when costs change.
4. Track every job back to the source that created it.
5. Cut the lead sources that cost more than they bring in.
6. Share the numbers with your team, so everyone knows the score.

Signs it's time to get help

- You learn how a month went when the accountant tells you.
- You can't say which lead source pays best.
- Prices haven't changed in over a year.

Where we fit: ProCall Field reports by source, tech and job type, and Service ProCall reports every campaign from call to sold job.

More on pricing and knowing your numbers