



Freelance Money Workbook

Your money admin, on paper

General educational information, not tax advice.

Tax rules and dates change every year; check [IRS.gov](https://www.irs.gov).

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Rate worksheet

Work backwards from what you need to earn.

Line	Yearly amount
Take-home pay I need	
+ Estimated taxes	
+ Business costs	
+ Health insurance	
+ Retirement savings	
+ Time off and buffer	
= Total I need to bill	
Billable hours a year (realistic)	
Minimum hourly rate (total / hours)	

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One line per payment or cost. Keep receipts in a folder by month.

[illegible]

Tax set-aside tracker

Move your percentage after every payment. Log estimated payments with confirmation numbers.

My set-aside percentage

Tax savings account

Payment	Usually due	Amount paid	Date paid	Confirmation #
1	April 15			
2	June 15			
3	September 15			
4	January 15			
State				

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Sent, due, followed up, paid.

[illegible]

Year-end checklist

Before you or your tax professional files.

Records	Done
☐ Income totals match bank deposits	
☐ All 1099 forms received and checked	
☐ Expenses categorized, receipts saved	
☐ Mileage log totaled	
☐ Estimated payment confirmations gathered	

Next year	Done
☐ Review and raise rates	
☐ Set next year's set-aside percentage	
☐ Retirement contribution planned	
☐ Health coverage renewed or updated	

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