Self-Employment & Gig Income

A Practical Checklist

Good records make tax time easier.

Keep Good Records

- ❑ Record **all business income**, including cash, checks, payment apps, online platforms, trades, and payments received without a tax form.
- ❑ Track **tips separately** from other business income.
- ❑ Save **receipts** and record **business expenses**.
- ❑ Separate **business expenses** from **personal expenses**.
- ❑ Use an **income log, expense log,** and **mileage log.**
- ❑ For mileage, record the **date, destination, business purpose,** and **miles.**
- ❑ **Regular commuting** is generally **not a business expense**.
- ❑ **Update records** at least weekly.

Prepare for Taxes

- ❑ Calculate **profit** by subtracting business expenses from business income.
- ❑ **Set money aside** during the year to help avoid a surprise tax bill.
- ❑ You may need to make **estimated tax payments** during the year. Ask a **tax professional** whether they are right for you.
- ❑ Report **all business income,** even if you do not receive a **Form 1099.**
- ❑ Bring your **income, expense, and mileage records,** along with receipts and tax forms, when you have your taxes prepared.

Get Help

- **File my tax return:** Get help from a VITA/TCE program (if eligible) or a qualified tax professional.
- **Find free tax help:** Use the IRS VITA/TCE Locator Tool to find free tax preparation sites near you.
- **Tax forms and information:** The IRS and your state tax agency provide official tax forms and information.

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Benefits Addendum

Report Benefits

- ❑ If receiving benefits, ask each program **what income must be reported, how often to report it,** and **what records to provide.**
- ❑ Keep copies of **benefit reports and confirmations.**

Get Help

- ❑ **Report self-employment income for benefits:** Contact your caseworker or benefits office about reporting income or program requirements.