Your 1099 Business Workbook

For freelancers, cleaners, contractors, gig workers and other self-employed service providers.

Name / business name

Business activity and tax year

Start with what you earn and spend

Use one set of records for each business. Print extra copies of the monthly logs as needed.

A simple weekly routine

Save receipts, record customer payments, note business purchases and match the entries to invoices, payment apps and bank statements.

Example: sales are not the same as profit

Customer payments: **$5,750**
Minus eligible business costs in this example: **$1,850**
Illustrative profit before other tax adjustments: **$3,900**

A deduction is not a dollar-for-dollar refund. This workbook organizes records; it does not calculate tax or guarantee deductions.

A Form 1099 does not by itself determine whether someone is an independent contractor. Ask your preparer about worker classification and the filing rules for your business structure.

Know Your Expense Categories

Record costs for review; your preparer confirms eligibility and tax treatment.

Supplies and materials

Job supplies, cleaning products, materials and items used in providing your service.

Fees, software and professional help

Platform / processing fees, scheduling tools, bookkeeping and other business services.

Marketing and business administration

Advertising, business insurance, qualifying licenses and other operating costs.

Shared personal and business costs

Document the business portion of phone, internet and similar shared spending.

Vehicles, travel and equipment

Keep mileage / trip records, receipts, purchase contracts and financing details. Vehicle methods, equipment and travel have special rules.

Separate owner withdrawals, loans and personal purchases. Do not treat a full loan payment as an expense; principal and interest need separate review. Keep costs withheld by platforms from being counted twice.

Monthly Income Log

Record gross customer payments before fees. Include cash and business receipts even without a Form 1099.

Business name and month / year

Date	Customer / job / platform	Gross $	Fees withheld $	Net received $

Gross income total $

Match these records to your invoices, platform reports and tax forms. Transfers between your own accounts are not new customer income. Identify loans and reimbursements separately.

Monthly Expense Log

Keep itemized receipts, proof of payment and the reason each purchase was for business.

Business name and month / year

Date	Vendor / item / purpose	Category	Total paid $	Business share $

Recorded business-share total $

Example: a $90 phone bill with supported 60% business use has a $54 business portion. Keep the calculation. Tracking a cost here does not establish that it is deductible.

Monthly Review & Payment Log

Keep your totals and questions together before meeting with your preparer.

Business name and month / year

Gross income $

Recorded business costs $ (before tax review)

Equipment purchases / financing items to review

Reimbursements, refunds or unusual deposits to review

Estimated tax payments

Date paid	Federal / state / tax year	Amount $	Confirmation / record location

Ask your preparer whether estimated payments apply and how much to pay. Keep confirmations; estimated income tax payments are tracked separately from operating costs.

Ready to Meet With Klarity

Use the approved secure portal when sharing documents. Do not write SSNs or bank details in this workbook.

- ☐ Forms 1099 and records of all business receipts
- ☐ Income / expense logs and payment-platform statements
- ☐ Receipts, invoices and bank / card statements
- ☐ Mileage and business-travel records, if applicable
- ☐ Equipment, lease and loan paperwork
- ☐ Estimated payment confirmations and prior-year return

Questions or missing documents

General education only. Tax treatment depends on your facts, business structure and applicable tax-year rules. This organizer does not replace individualized tax advice.

IRS references

irs.gov/businesses/small-businesses-self-employed/manage-taxes-for-your-gig-work
irs.gov/publications/p583
irs.gov/publications/p463

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