



For Gig Workers & Freelancers

GIG & SIDE HUSTLE CLEANUP

Guide



1. REVIEW YOUR INCOME FOR THE YEAR

Gig income piles up fast and not always in one place.

- ☐ Log every payment from each platform or client.
- ☐ Match deposits to bank statements.
- ☐ Check for cash payments you forgot to record.
- ☐ Save screenshots from apps that don't issue 1099s.
- ☐ Note which platforms will send you a 1099-K or 1099-NEC.

2. TRACK & CATEGORIZE EXPENSES

Small deductions make a big difference for 1099 income.

- ☐ Mileage and gas for work-related driving.
- ☐ Supplies, tools, or gear tied to the gig.
- ☐ Phone, data, and hotspot use.
- ☐ Apps, subscriptions, and software.
- ☐ Parking, tolls, travel, and shipping costs.

3. CLEAN UP YOUR MILEAGE LOGS

Accurate logs protect you if you're ever asked to prove it.

- ☐ Update your mileage tracker for the full year.
 - ☐ Record all gig-related trips, even short ones.
 - ☐ Note odometer readings if you didn't earlier.
 - ☐ List vehicle expenses if using actual-cost method.
 - ☐ Make sure personal and business miles are separated.
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4. CONFIRM 1099 REQUIREMENTS

Get ahead of the forms coming in January.

- ☐ Track which clients paid you \$600 or more.
- ☐ Expect 1099-Ks from apps once you meet their thresholds.
- ☐ Save platform dashboards as backup records.
- ☐ Note that income is still taxable even if you don't receive a form.
- ☐ Preview 2026 rules since thresholds will increase.

5. PREP FOR ESTIMATED TAXES

A small year-end adjustment keeps April stress-free.

- ☐ Total your year-to-date profit.
- ☐ Compare it to the estimated taxes you've already paid.
- ☐ If you're behind, plan your Q4 payment for January 15.
- ☐ Set up a simple system for 2026 (weekly or monthly transfers).
- ☐ Keep a note of any large December income.

6. FINAL YEAR-END TASKS

These small wrap-up moves save hours later.

- ☐ Make a 2025 folder for your tax documents.
 - ☐ Save receipts and screenshots to one place.
 - ☐ Download annual summaries from gig platforms.
 - ☐ Update your pricing or client list for next year.
 - ☐ Create a fresh income-and-expense tracker for 2026.
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