



For Gig Workers & Freelancers

2026 GIG WORK STARTER Guide



1. RESET INCOME & EXPENSE TRACKING

A spreadsheet today saves a headache in April.

- ☐ Create a new tab or file for "2026 income."
- ☐ Link your business bank account to your bookkeeping software.
- ☐ Log your first January payouts from all platforms (Uber, Upwork, etc.)
- ☐ Set up categories for common expenses (fees, supplies, software).
- ☐ Save a PDF of your 2025 Annual Summary from each app.

2. MILEAGE LOG (CRITICAL STEP)

The IRS requires a start-of-year reading.

- ☐ Take a photo of your dashboard odometer on Jan. 1.
- ☐ Write the number down in your log immediately.
- ☐ Classify your first trip of the year as "business" or "personal."
- ☐ Check if your mileage app is actively tracking in the background.
- ☐ Review the current 2026 standard mileage rate.

3. THE 1099-K REALITY CHECK

Know the actual rules for this year.

- ☐ Note the \$20,000 / 200 transaction threshold (thanks to the OBBBA!)
 - ☐ Ignore old advice saying you'll get a form for \$600.
 - ☐ Download your transaction history even if you don't get a form.
 - ☐ Remember: You owe tax on all income, regardless of the form.
 - ☐ Create a "1099" folder for forms arriving later this month.
- 



For Gig Workers & Freelancers

2026 GIG WORK STARTER Guide



4. REVIEW PRICING & CLIENTS

New year, new rates.

- ☐ Audit your hourly rate or project fees against inflation.
- ☐ Update your contracts for 2026.
- ☐ Archive files for clients you aren't working with anymore.
- ☐ Send updated W-9s to clients who paid you over \$600.
- ☐ Review platform fees to see if they increased.

5. Q1 ESTIMATED TAX PLAN

Don't spend your tax money.

- ☐ Calculate your average monthly profit from last year.
- ☐ Set aside 25-30% of every January payout into a savings account.
- ☐ Mark April 15, 2026 on your calendar for the Q1 payment.
- ☐ If you haven't paid Q4 2025 taxes yet, you're late. Get it done!
- ☐ Set a weekly reminder to update your income log.

6. APP & SUBSCRIPTION AUDIT

Cut the bloat.

- ☐ Review tools you pay for (Canva, Quickbooks, Adobe).
 - ☐ Cancel anything you haven't used in 3 months.
 - ☐ Switch to annual billing if it saves you money (and you have the cash).
 - ☐ Ensure business subscriptions are on your business card, not personal.
 - ☐ Save the invoice for any renewals hitting in January.
- 

Match with
pros who
**understand the
1099 life**
for real.

TaxQuotes

www.taxquotes.com

