SAMPLE

Excerpt from: Freelancer Money Guide USA

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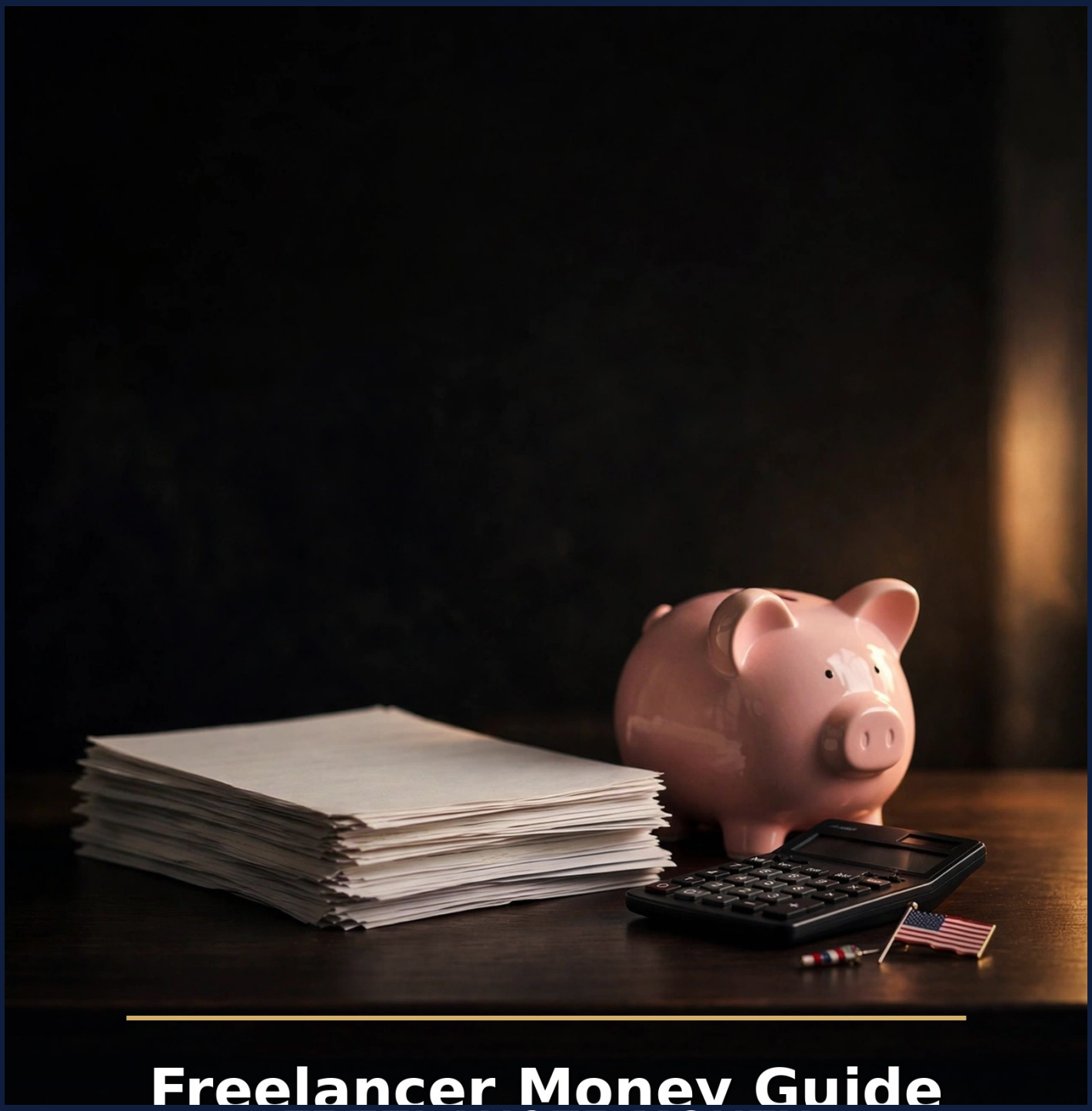

FREELANCER MONEY GUIDE USA

Taxes, retirement & budgeting

2026 expanded edition

skillquesters.com

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How To Use This Guide

Money systems for variable income

Freelancing pays well but pays irregularly. This guide builds your money system: taxes you won't dread, retirement you'll actually fund, budgeting that survives feast-or-famine, and an emergency fund that lets you say no to bad clients.

Disclaimer: this is educational, not tax or financial advice. Tax law changes; consult a CPA for your situation. What follows is the system thousands of US freelancers use — the principles are timeless even as brackets shift.

- **Part 1 — Taxes:** quarterly payments, deductions, entity choice.
- **Part 2 — Budgeting:** the variable-income budget that actually works.
- **Part 3 — Emergency Fund:** how much, where, when to use it.
- **Part 4 — Retirement:** SEP IRA vs Solo 401(k) vs SIMPLE.
- **Part 5 — Insurance:** health, disability, liability.
- **Part 6 — Growth:** raising rates, diversifying income.

WHY IT WORKS: *The #1 freelancer money mistake isn't taxes — it's no system. Money arrives randomly, gets spent randomly, and April is a panic. A simple system beats a perfect system you don't follow.*

Your turn: Your current situation

Monthly income range: $ _____
Biggest money stress: _____
Do you pay quarterly taxes? (yes/no): _____
Emergency fund (months of expenses): _____
Retirement account? (yes/no): _____

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