

Freelancer Expense & Deduction Playbook

A practical 100-page visual guide to tracking business expenses, keeping proof, handling GST input-credit records, and organising your freelancer finances with confidence.

INDIA · TAX YEAR 2026-27

SoloLedger | Expenses

Cash Expenses

₹78,400

Net Business Cost

₹66,900

GST Input Recorded

₹11,500

Receipts Saved

92%

Expense record

Vendor · purpose · amount · payment · receipt · GST

50+ real situations

Software, laptop, internet, travel, marketing, meals and more.

Decision tools

Track it · Review it · Don't assume · Ask your CA.

SoloLedger workflows

See exactly where to record each expense.

Track

Every business cost.

Prove

Keep clean evidence.

Review

Spot grey areas.

Decide

Know your real numbers.

What's Inside

Use this guide beside your bank statement, invoices and SoloLedger workbook. Each chapter moves from a real problem to a practical action.

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Problem-solving first

Every major topic follows the same pattern: **What happened** → **What proof do I keep** → **How do I record it** → **What needs review**.



What This Guide Helps You Do

The goal is not to turn you into an accountant. It is to make expense decisions easier and your records cleaner.

OUTCOME 1

Know what to track

Separate genuine business spending from personal and mixed-use costs.

OUTCOME 2

Know what proof to keep

Build a simple evidence trail using invoices, receipts and payment records.

OUTCOME 3

Understand the number

See the difference between cash paid, GST input recorded and net business cost.

OUTCOME 4

Use SoloLedger correctly

Know exactly which fields to enter and which numbers are automatic.

REAL SOLOLEDGER WORKBOOK

	A	B	C	D	E	F	G	H	I	J
1	SoloLedger Start Here									
2	A premium freelancer money system — built to stay simple enough to use every week.									
3										
4	Know what came in. Know what must be kept aside. Know what is actually safe to spend.									
5										
6										
7	START HERE — FOLLOW THESE 6 STEPS									
8										
9	Step	Do this first	Why	HOW THE MONEY LOGIC WORKS						
10	1	Open Demo - Examples	See how GST, TDS, part-payments and overdue invoices are recorded.	BANK / CASH RECEIVED = money that actually hit your bank / wallet.						
11	2	Open Settings	Add clients and confirm GST / reserve settings.	TDS CREDIT = tax already withheld on your behalf; it is not spendable cash. Verify TDS against your tax records / statements.						
12	3	Open Tax Estimate Helper	Check your projection mode, residency and tax estimate before relying on Safe to Spend.	GST CASH BUFFER (EST.) = estimated GST collected minus GST input credit recorded (only if GST Registered = Yes). Part-paid invoices are allocated proportionally.						
13	4	Income & Invoices	Start adding your real invoices.	ADDITIONAL TAX RESERVE = your reserve estimate after giving credit for TDS.						
14	5	Expenses	Log business spending.							
15	6	Dashboard	Review Safe to Spend + Needs Your Attention weekly.							
16										
17										
18	WHAT EACH TAB DOES									
19										
20	Tab	Purpose	Use	PRODUCT SAFETY NOTES						

The workbook already has a clean setup flow. This guide teaches the thinking behind those fields.

What This Guide Does NOT Do

Expenses can look similar while their final tax treatment differs. This playbook keeps the language practical and avoids fake certainty.

It does not “approve” deductions

SoloLedger records your classification. It does not decide legal deductibility.

It does not replace invoices

A row in a spreadsheet is not the same as keeping supporting documents.

It does not decide GST credit

Input tax credit depends on GST conditions, registration and valid documentation.

It does not replace a CA

Use professional advice for mixed-use, capital assets, cross-border or unusual cases.

Safe rule: when a cost is unclear, record the facts accurately, keep proof, and mark it for review instead of forcing a yes/no tax conclusion.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹2,360
Vendor	Adobe India
Purpose	Creative Cloud - client design

Proof Keep invoice / receipt

Why this matters

Track the fact first. Then decide what needs review.

TRACK FACTS → REVIEW TREATMENT

Spend

Real payment

Prove

Save document

Record

SoloLedger row

IN SOLOLEDGER

Start Here / Expenses

Use the workbook setup and expense categories after you understand the decision flow.

The Freelancer Expense Journey

A good system is simple: capture the expense when it happens, then clean up the details while they are still fresh.



Why this works
The process reduces forgotten expenses, weak descriptions and last-minute reconstruction.

What usually fails
Waiting until year-end, relying only on bank statements, or treating every payment as automatically deductible.

CLEAN RECORDS + REGULAR REVIEW = BETTER MONEY DECISIONS

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount

₹2,360

Vendor

Adobe India

Purpose

Creative Cloud - client design

Proof

Keep invoice / receipt

Why this matters

Track the fact first. Then decide what needs review.

TRACK FACTS → REVIEW TREATMENT

Spend

Real payment

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Save document

Record

SoloLedger row

IN SOLOLEDGER

Start Here / Expenses

Use the workbook setup and expense categories after you understand the decision flow.

SoloLedger · Freelancer Expense & Deduction Playbook

India · Tax Year 2026-27 · 5

5 Questions Before You Record an Expense

Use these five questions as your first decision filter. They are deliberately simple.

1. Was this connected to my freelance work?

Write the actual business purpose, not just the product name.

2. Was any part personal?

Mixed-use costs deserve a note and possibly professional review.

3. Do I have proof?

Keep the invoice/receipt and payment evidence where possible.

4. Is GST involved?

Record GST input only when you have a basis to do so.

5. Is this a large/long-life purchase?

Laptop, camera and equipment can require different tax treatment.

If you can answer all five clearly, recording the expense becomes much easier.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹2,360
Vendor	Adobe India
Purpose	Creative Cloud - client design
Proof	Keep invoice / receipt

Why this matters

Track the fact first. Then decide what needs review.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Spend

Real payment

Prove

Save document

Record

SoloLedger row

IN SOLOLEDGER

Start Here / Expenses

Use the workbook setup and expense categories after you understand the decision flow.

The Three Expense Buckets

Not every purchase should be forced into the same box. A simple three-bucket system prevents many mistakes.

CLEAR BUSINESS RECORD

TRACK IT

Clearly connected to business. Record the facts and keep proof.

NEEDS JUDGEMENT

REVIEW IT

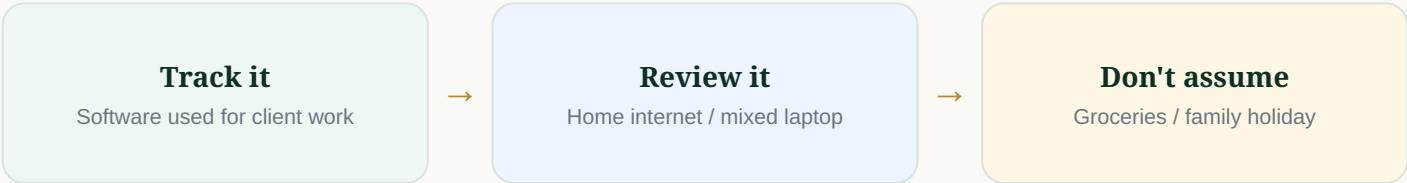
Mixed-use, large asset, unusual or context-dependent. Record + flag.

HIGH CAUTION

DON'T ASSUME

Personal-looking or unsupported spending should not be treated as a business cost just because you are a freelancer.

Blue “IN SOLOLEDGER” boxes in this book tell you exactly where the practical record belongs.



Turn the idea into a real record

EXPENSE SNAPSHOT

Amount

₹2,360

Vendor

Adobe India

Purpose

Creative Cloud - client design

Proof

Keep invoice / receipt

Why this matters

Track the fact first. Then decide what needs review.

TRACK FACTS → REVIEW TREATMENT

Spend

Real payment

Prove

Save document

Record

SoloLedger row

IN SOLOLEDGER

Start Here / Expenses

Use the workbook setup and expense categories after you understand the decision flow.

Meet Riya - Our Example Freelancer

Riya is a fictional freelance designer. We will use her numbers throughout the book so every idea stays grounded in a real workflow.

Riya · Freelance Brand & Web Designer

Works from home, serves Indian clients, uses design software, runs paid ads, occasionally travels for client work, and is GST-registered in our examples.

₹2.4L

Typical monthly receipts

₹55k

Typical cash expenses

18%

Common GST example rate

Weekly

Expense review habit

Her biggest problem

Her bank balance looked healthy, but she could not explain where money went each month.

Her new system

Every expense has a category, purpose, payment trail, receipt status and review note.

Important: Riya's examples teach record-keeping. They are not a promise that every illustrated cost gets the same tax treatment for every reader.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount **₹2,360**Vendor **Adobe India**Purpose **Creative Cloud - client design****Proof Keep invoice / receipt**

Why this matters

Track the fact first. Then decide what needs review.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Spend

Real payment

Prove

Save document

Record

SoloLedger row

IN SOLOLEDGER

Start Here / Expenses

Use the workbook setup and expense categories after you understand the decision flow.

What Is a Business Expense?

Start with the business purpose. The label “expense” is not enough by itself.

Strong connection

A tool, service or cost used to earn, deliver or operate your freelance work.

Weak connection

A personal purchase with no clear link to the work you actually do.

Payment happens

₹2,360 charged



Identify purpose

Adobe for client design



Save proof

Invoice + card record



Record

Software & Tools

Think in facts: vendor, date, amount, business purpose, payment method, document, GST amount if applicable.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹4,800
Vendor	Domain Provider
Purpose	Portfolio-site renewal
Proof	Keep invoice / receipt

Why this matters

A clear purpose and proof are more useful than a vague “business expense” label.

TRACK FACTS → REVIEW TREATMENT

Purpose

Why business?

Evidence

Can you prove it?

Review

Any grey area?

IN SOLOLEDGER

Expenses

Enter the payment facts; use Notes for purpose and ambiguity.

An Expense Is Not “Free Money”

Spending ₹10,000 for business does not mean you receive ₹10,000 back from the government.

CASH VIEW

What actually happened

₹10,000 left your bank. That cash is gone.

≠

TAX VIEW

What tax may do

Under a regular-books approach, qualifying business costs can affect the profit/income base subject to applicable rules.

₹3,00,000 RECEIPTS – ₹80,000 BUSINESS COSTS = ₹2,20,000 EST. PROFIT

Bad mental model: “I spent ₹10k, so I saved ₹10k tax.” That is not how expense deductions work.

Turn the idea into a real record

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IN SOLOLEDGER

Expenses

Enter the payment facts; use Notes for purpose and ambiguity.

Cash Outflow vs Net Business Cost

SoloLedger separates what actually left your bank from the business-cost figure used in planning.

Software Invoice

Base	₹10,000
GST	₹1,800
Total paid	₹11,800

Why two numbers matter

Cash Amount Paid may be ₹11,800. If eligible GST input credit of ₹1,800 is separately recorded, SoloLedger can show a ₹10,000 planning net business cost.

CASH PAID ₹11,800 – GST INPUT RECORDED ₹1,800 = NET BUSINESS COST ₹10,000

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹4,800
Vendor	Domain Provider
Purpose	Portfolio-site renewal
Proof Keep invoice / receipt	

Why this matters

A clear purpose and proof are more useful than a vague “business expense” label.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

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Expenses

Enter the payment facts; use Notes for purpose and ambiguity.

Revenue, Expenses and Profit

A freelancer can receive a lot of money and still have a very different profit number.

₹3,00,000

Professional receipts

₹80,000

Net business costs

₹2,20,000

Estimated profit

73%

Illustrative profit margin

Receipts**Costs****Profit**

Business insight: expense tracking is not only for taxes. It tells you whether your pricing and margins actually make sense.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount **₹4,800**Vendor **Domain Provider**Purpose **Portfolio-site renewal****Proof Keep invoice / receipt**

Why this matters

A clear purpose and proof are more useful than a vague “business expense” label.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

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Any grey area?

IN SOLOLEDGER

Expenses

Enter the payment facts; use Notes for purpose and ambiguity.

Personal vs Business Spending

The easiest expenses are the ones you can explain in one sentence.

USUALLY CLEARER

- ☐ Adobe subscription used for client design
- ☐ Domain and hosting for your portfolio
- ☐ CA fee for your freelance records
- ☐ Paid ad campaign for your services

PERSONAL-LOOKING

- ☐ Family groceries
- ☐ Streaming subscription used personally
- ☐ Personal holiday
- ☐ Everyday clothing with no specific business context

Useful test: “If a reviewer asked why this payment belonged to my freelance business, what evidence and explanation would I give?”

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹4,800
Vendor	Domain Provider
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Why this matters

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[TRACK FACTS](#) → [REVIEW TREATMENT](#)

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Any grey area?

IN SOLOLEDGER

Expenses

Enter the payment facts; use Notes for purpose and ambiguity.

Mixed-Use Expenses Need Better Notes

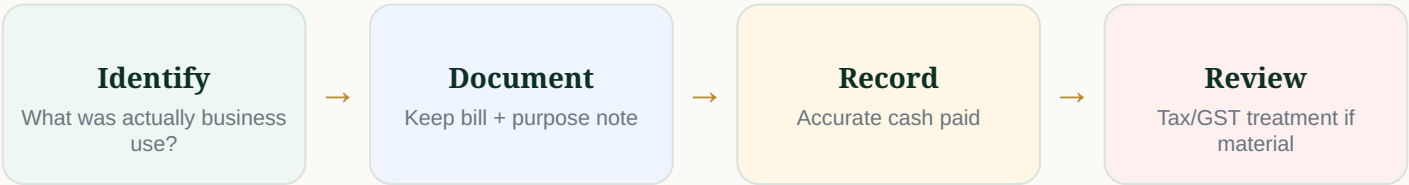
Phone, internet, laptop and home-office costs can serve both personal life and business work.

Phone
Client calls + personal use.
Record the facts and avoid inventing certainty.

Broadband
Video calls, uploads and research + household use.

Laptop
Client work + personal browsing. Larger purchase may also involve asset treatment.

Do not pick a random business-use percentage just because it feels convenient. If the amount is material, keep your rationale and get advice on the appropriate treatment.



Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹4,800
Vendor	Domain Provider
Purpose	Portfolio-site renewal
Proof Keep invoice / receipt	

Why this matters

A clear purpose and proof are more useful than a vague “business expense” label.

TRACK FACTS → REVIEW TREATMENT

Purpose
Why business?

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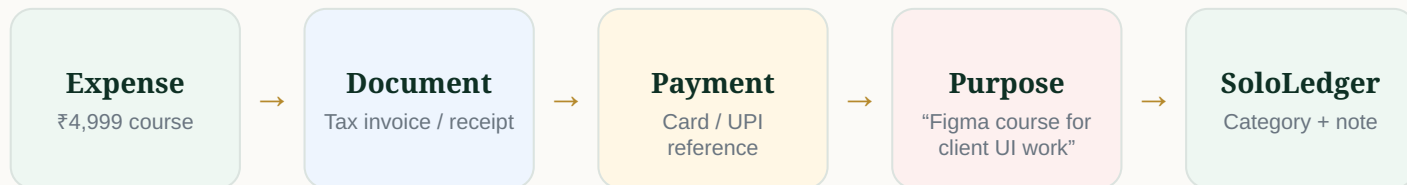
Review
Any grey area?

IN SOLOLEDGER

Expenses
Enter the payment facts; use Notes for purpose and ambiguity.

Why Documentation Matters

A clean expense row is stronger when you can trace it back to a real document and payment.



Good evidence

The record explains who, what, when, how much and why.

Weak evidence

"Online purchase ₹4,999" with no vendor, no proof and no business purpose.

Rule of thumb: the larger or more unusual the purchase, the stronger your documentation should be.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹4,800
Vendor	Domain Provider
Purpose	Portfolio-site renewal
Proof Keep invoice / receipt	

Why this matters

A clear purpose and proof are more useful than a vague "business expense" label.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Purpose

Why business?

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Review

Any grey area?

IN SOLOLEDGER

Expenses

Enter the payment facts; use Notes for purpose and ambiguity.

The Four-Piece Evidence Pack

You do not need a complicated archive. Start with four pieces of information.

1. Invoice / Receipt

Shows vendor, date, item and amount.

2. Payment Record

Bank, card, UPI or gateway trail.

3. Business Purpose

One sentence explaining why you needed it.

4. Review Note

For mixed-use, GST or asset questions.

Example Evidence Note

12 May 2026

Vendor: Adobe India

Amount: ₹2,360

Purpose: Creative Cloud used for client design deliverables

Payment: Business card ending 4421

Receipt: Saved in /2026-27/May/Software

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount ₹4,800

Vendor Domain Provider

Purpose Portfolio-site renewal

Proof Keep invoice / receipt

Why this matters

A clear purpose and proof are more useful than a vague “business expense” label.

TRACK FACTS → REVIEW TREATMENT

Purpose

Why business?

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Can you prove it?

Review

Any grey area?

IN SOLOLEDGER

Expenses

Enter the payment facts; use Notes for purpose and ambiguity.

Example: A Strong Expense Record

A strong record makes future-you understand the transaction without opening five apps.

Field	Good entry	Why it helps
Date	12 May 2026	Matches invoice/payment date
Category	Software & Tools	Groups similar costs
Vendor	Adobe India	Identifiable supplier
Description	Creative Cloud - client design work	States business purpose
Cash paid	₹2,360	Actual outflow
Receipt?	Yes	Proof can be found

Good descriptions beat vague categories. “Software” is a category. “Creative Cloud - client design work” explains the purchase.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount ₹4,800

Vendor Domain Provider

Purpose Portfolio-site renewal

Proof Keep invoice / receipt

Why this matters

A clear purpose and proof are more useful than a vague “business expense” label.

TRACK FACTS → REVIEW TREATMENT

Purpose

Why business?

Evidence

Can you prove it?

Review

Any grey area?

IN SOLOLEDGER

Expenses

Enter the payment facts; use Notes for purpose and ambiguity.

Example: A Weak Expense Record

A bank statement proves money moved. It does not always prove what the business purpose was.

WHAT WENT WRONG

Weak row

“Online purchase · ₹4,800” - no vendor, no document, no purpose.

HOW TO FIX IT

Better row

“Domain renewal - client portfolio site · ₹4,800 · invoice saved.”

Can you identify the vendor?

If not, check the bank narration, email receipts and card statement.

Can you explain the business use?

Write one sentence while the transaction is still fresh.

Monthly cleanup tip: filter SoloLedger for blank Vendor, blank Notes or Receipt? = No.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹4,800
Vendor	Domain Provider
Purpose	Portfolio-site renewal

Proof Keep invoice / receipt

Why this matters

A clear purpose and proof are more useful than a vague “business expense” label.

TRACK FACTS → REVIEW TREATMENT

Purpose

Why business?

Evidence

Can you prove it?

Review

Any grey area?

IN SOLOLEDGER

Expenses

Enter the payment facts; use Notes for purpose and ambiguity.

SoloLedger · Freelancer Expense & Deduction Playbook

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Build a Simple Receipt Folder

A practical file system matters more than an elaborate one you never maintain.

2026-27 / 04-April / Software / Adobe_2026-04-12_2360.pdf

Use year → month → category or year → month only. Pick one structure and keep it consistent.

Suggested naming

YYYY-MM-DD_Vendor_Amount.ext

Useful cloud folders

Invoices · Expenses · GST · TDS · Tax Payments

Download

Invoice / receipt



Rename

Date + vendor + amount



Save

Correct month folder



Record

Receipt? = Yes

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹4,800
Vendor	Domain Provider
Purpose	Portfolio-site renewal
Proof	Keep invoice / receipt

Why this matters

A clear purpose and proof are more useful than a vague “business expense” label.

TRACK FACTS → REVIEW TREATMENT

Purpose

Why business?

Evidence

Can you prove it?

Review

Any grey area?

IN SOLOLEDGER

Expenses

Enter the payment facts; use Notes for purpose and ambiguity.

Foundation Checklist

Use this page as your 2-minute check before moving into the category chapters.

- ☐ I know the business purpose
- ☐ I recorded the actual cash amount
- ☐ I saved invoice/receipt where possible
- ☐ I know whether the item was mixed-use

- ☐ I did not guess GST input credit
- ☐ I flagged unusual or large purchases
- ☐ My description is specific
- ☐ My payment method is recorded

SPEND → PROVE → CLASSIFY → RECORD → REVIEW

REAL SOLOLEDGER WORKBOOK						
	A	B	C	D	E	F
1	SoloLedger Bonus — Expense Checklist					
2	A record-keeping checklist, not a legal deductibility determination.					
3						
4	Category	Examples	Business-linked?	Keep proof?	SoloLedger category	Notes
5	Software & Tools	Adobe, Figma, hosting, domains	Often	Yes	Software & Tools	
6	Internet & Phone	Broadband, business mobile use	Often	Yes	Internet & Phone	
7	Home Office	Desk, chair, work setup	Case-based	Yes	Home Office	
8	Professional Services	CA, lawyer, consultant	Often	Yes	Professional Services	
9	Travel	Business travel / client meetings	Case-based	Yes	Travel	
10	Learning & Courses	Work-related skill learning	Case-based	Yes	Learning & Courses	
11	Marketing	Ads, portfolio, promotions	Often	Yes	Marketing	
12	Entertainment	Food, drinks, recreation	Case-based	Yes	Entertainment	
SoloLedger includes a built-in expense checklist bonus; this book teaches how to use the checklist intelligently.						

Software & Subscriptions

Digital tools are common freelancer costs because they directly support creation, delivery, communication and administration.

Creative tools

Adobe, Figma, Canva, video editors.

Operations

Notion, project tools, cloud storage.

Web stack

Domains, hosting, email, plugins.

Record the tool's business role. “Figma Pro - client UI projects” is stronger than “monthly subscription.”

Invoice email

Save PDF



Card charge

Match amount



SoloLedger

Software & Tools



Review renewal

Still needed?

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount ₹1,499

Vendor Project Tool

Purpose Monthly subscription

Proof Keep invoice / receipt

Why this matters

Check renewal, invoice, actual use and whether a cheaper plan exists.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Invoice

Save billing doc

Use

Still needed?

Record

Tool + purpose

IN SOLOLEDGER

Expenses → Software & Tools

Record the actual INR cash paid and the business purpose.

Monthly vs Annual Software

The expense system should reflect what actually happened in cash, not what you wish the monthly average looked like.

Monthly plan

₹1,500 paid every month. Twelve separate cash outflows over the year.

VS

Annual plan

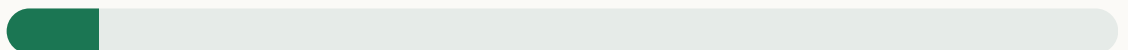
₹18,000 paid once. One cash outflow on the payment date.

Management tip: you can still calculate a monthly “cost of using the tool” for budgeting, but keep the accounting record tied to the actual transaction and applicable treatment.

Annual cash hit



Monthly budget view



Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹1,499
Vendor	Project Tool
Purpose	Monthly subscription

Proof Keep invoice / receipt

Why this matters

Check renewal, invoice, actual use and whether a cheaper plan exists.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Invoice

Save billing doc

Use

Still needed?

Record

Tool + purpose

IN SOLOLEDGER

Expenses → Software & Tools

Record the actual INR cash paid and the business purpose.

Foreign SaaS Payments

International software can create extra details: foreign currency, INR conversion, card fees and possible GST/reverse-charge questions.

Record the bank reality

Enter the INR amount that actually left your card/bank.

Keep the supplier invoice

It helps identify the service, currency, supplier and tax details.

Do not guess tax treatment

Cross-border GST questions can be fact-specific. Flag for review if material.

Watch payment fees

A ₹49.00 USD invoice and the INR card debit may differ because of FX/fees.

Review with a professional if reverse charge, overseas GST treatment or withholding questions apply.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹1,499
Vendor	Project Tool
Purpose	Monthly subscription

Proof Keep invoice / receipt

Why this matters

Check renewal, invoice, actual use and whether a cheaper plan exists.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Invoice

Save billing doc

Use

Still needed?

Record

Tool + purpose

IN SOLOLEDGER

Expenses → Software & Tools

Record the actual INR cash paid and the business purpose.

Record Software in SoloLedger

The row should tell the story without opening the receipt.

REAL SOLOLEDGER WORKBOOK

	A	B	C	D	E	F	G	H	I	J
1	SoloLedger Expenses									
2	Track cash spending, business-cost classification and any GST input credit you record.									
3	Enter what actually left your bank / wallet. If you are GST-registered, record only input credit you believe is claimable and verify it separately.									
4	CASH EXPENSES (FY)			NET BUSINESS COST			GST INPUT RECORDED			
5	0			0			0			
6										
7	Date	Category	Vendor	Description	Cash Amount Paid	Business Cost?	Payment Method	GST Input Credit	Receipt?	Notes
8			▼				▼	▼		▼
9			▼				▼	▼		▼
10			▼				▼	▼		▼
11			▼				▼	▼		▼
12			▼				▼	▼		▼
13			▼				▼	▼		▼
14			▼				▼	▼		▼
15			▼				▼	▼		▼
16			▼				▼	▼		▼
17			▼				▼	▼		▼
18			▼				▼	▼		▼

Use Category = Software & Tools, enter the vendor, the exact cash amount, and a specific purpose in Description or Notes.

Date	Vendor	Description	Cash	Business Cost?
12 May	Adobe	Creative Cloud - client design	₹2,360	Yes
18 May	Notion	Project workspace	₹650	Yes

Fast habit: add the row when you receive the subscription invoice, not months later.

Run a Subscription Audit

This page can save more money than any tax trick. Find tools you no longer use.

Subscription	Monthly	Use?	Action
Old AI tool	₹1,499	Rarely	Cancel
Duplicate storage	₹499	No	Cancel
Design app	₹999	Daily	Keep
Unused scheduler	₹999	No	Cancel

₹2,997 / MONTH CANCELLED × 12 = ₹35,964 / YEAR SAVED

Do this quarterly: sort bank/card transactions by recurring vendor and challenge every subscription.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount **₹1,499**
Vendor **Project Tool**
Purpose **Monthly subscription**
Proof Keep invoice / receipt

Why this matters

Check renewal, invoice, actual use and whether a cheaper plan exists.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Invoice

Save billing doc

Use

Still needed?

Record

Tool + purpose

IN SOLOLEDGER

Expenses → Software & Tools

Record the actual INR cash paid and the business purpose.

Internet & Phone Costs

For many freelancers, connectivity is essential - but home and mobile plans can also have personal use.

Clear fact

The bill is ₹1,499 and paid from your account.
Record that cash amount accurately.

Judgement fact

How much is business-related? That depends on actual use and the applicable tax/GST rules.

Bill

₹1,499



Usage

Client calls + personal use



Record

Cash amount + note



Review

Mixed-use treatment

Do not invent a 70/30 split merely because you need a number.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹1,499
Vendor	Broadband
Purpose	Home internet - mixed use

Proof Keep invoice / receipt

Why this matters

Record the cash bill and note the mixed-use context instead of inventing certainty.

TRACK FACTS → REVIEW TREATMENT

Cash

Record full bill

Context

Mixed use?

Review

If material

IN SOLOLEDGER

Expenses → Internet & Phone / Home Office

Record cash paid; add a mixed-use note where appropriate.

Mixed Mobile Bill Example

Riya uses one ₹1,200 mobile plan for both client calls and personal use.

Known

Cash paid = ₹1,200.

Business evidence

Client calls, OTPs, hotspot, work messaging.

Personal use

Family calls, entertainment, personal apps.

What should she record?

The true payment and a mixed-use note.

What should she not do?

Pretend the whole bill is business without considering actual use.

Better note: "Primary work phone; also personal use - mixed-use, review treatment if material."

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount ₹1,499

Vendor Broadband

Purpose Home internet - mixed use

Proof Keep invoice / receipt

Why this matters

Record the cash bill and note the mixed-use context instead of inventing certainty.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Cash

Record full bill

Context

Mixed use?

Review

If material

IN SOLOLEDGER

Expenses → Internet & Phone / Home Office

Record cash paid; add a mixed-use note where appropriate.

Broadband at Home

A single internet bill can support client work and normal household use at the same time.

BUSINESS USE EXAMPLES

- ☐ Zoom / Meet client calls
- ☐ Large file uploads
- ☐ Research and client tools
- ☐ Cloud backups

PERSONAL USE EXAMPLES

- ☐ Streaming
- ☐ Family browsing
- ☐ Gaming
- ☐ Personal devices

Useful record: monthly bill + payment reference + “home broadband used for freelance client work and household use.”

Record cash

₹1,499



Mark purpose

Mixed business use



Keep bill

PDF / email



Review

If treatment matters

Home Office Basics

A work-from-home freelancer may buy items that clearly support a dedicated workspace.

Desk

Workspace furniture.

Chair

Ergonomic work setup.

Monitor

Client work / productivity.

Lighting

Video calls / workspace.

Home-office equipment is easier to document than automatically claiming your whole rent or household costs as business spending.

Purpose note

Home Office

"27-inch monitor purchased for design and client presentation work. Invoice and card payment saved."

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹1,499
Vendor	Broadband
Purpose	Home internet - mixed use

Proof Keep invoice / receipt

Why this matters

Record the cash bill and note the mixed-use context instead of inventing certainty.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Cash

Record full bill

Context

Mixed use?

Review

If material

IN SOLOLEDGER

Expenses → Internet & Phone / Home Office

Record cash paid; add a mixed-use note where appropriate.

Home Office Does Not Mean “All My Rent”

Living somewhere and working there do not automatically turn every household cost into a business expense.

Clearer

A desk purchased specifically for your work area.

VS

Needs care

Claiming the entire monthly rent because you sometimes work from your bedroom.

Grey area: premises-related and mixed-use household costs can require more careful treatment. Keep facts and seek advice rather than using a generic percentage from social media.

Record facts

Rent paid, work area, business arrangement, supporting documents.

Review separately

Tax treatment and any GST implications.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹1,499
Vendor	Broadband
Purpose	Home internet - mixed use
Proof	Keep invoice / receipt

Why this matters

Record the cash bill and note the mixed-use context instead of inventing certainty.

TRACK FACTS → REVIEW TREATMENT

Cash

Record full bill

Context

Mixed use?

Review

If material

IN SOLOLEDGER

Expenses → Internet & Phone / Home Office

Record cash paid; add a mixed-use note where appropriate.

Evidence for a Home Workspace

The goal is not to create a legal dossier. It is to keep enough context that the expense still makes sense months later.

- ☐ Purchase invoice for desk/monitor/chair
- ☐ Payment trail
- ☐ Photo or simple note about workspace use
- ☐ Date put into use for larger items

- ☐ Utility / internet bills if relevant
- ☐ Description of business use
- ☐ Mixed-use note where applicable
- ☐ CA-review flag for uncertain treatment

Keep the document, then keep the explanation. Those two pieces solve most record-keeping problems.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹1,499
Vendor	Broadband
Purpose	Home internet - mixed use

Proof Keep invoice / receipt

Why this matters

Record the cash bill and note the mixed-use context instead of inventing certainty.

TRACK FACTS → REVIEW TREATMENT

Cash

Record full bill

Context

Mixed use?

Review

If material

IN SOLOLEDGER

Expenses → Internet & Phone / Home Office

Record cash paid; add a mixed-use note where appropriate.

Record Home-Office Costs in SoloLedger

Use the description and notes fields to capture the business context.

REAL SOLOLEDGER WORKBOOK

	A	B	C	D	E	F	G	H	I	J
1	SoloLedger Expenses									
2	Track cash spending, business-cost classification and any GST input credit you record.									
3	Enter what actually left your bank / wallet. If you are GST-registered, record only input credit you believe is claimable and verify it separately.									
4	CASH EXPENSES (FY)			NET BUSINESS COST			GST INPUT RECORDED			
5	0			0			0			
6										
7	Date	Category	Vendor	Description	Cash Amount Paid	Business Cost?	Payment Method	GST Input Credit	Receipt?	Notes
8			▼			▼		▼		▼
9			▼			▼		▼		▼
10			▼			▼		▼		▼
11			▼			▼		▼		▼
12			▼			▼		▼		▼
13			▼			▼		▼		▼
14			▼			▼		▼		▼
15			▼			▼		▼		▼
16			▼			▼		▼		▼
17			▼			▼		▼		▼
18			▼			▼		▼		▼

The workbook has Home Office, Internet & Phone, Equipment and other categories. Choose the category that best describes the economic reality.

Item	Category	Description	Review?
Monitor	Equipment	27-inch display for design work	Large asset
Broadband	Internet & Phone	Home broadband - mixed use	Mixed use
Desk lamp	Home Office	Lighting for work desk/video calls	Usually simpler

A Laptop Is Different From a Notebook

A ₹300 notebook is a short-lived consumable. A ₹75,000 laptop is a long-life asset used across many projects.

₹300 notebook

Small operating purchase; consumed through normal use.

VS

₹75,000 laptop

Longer-life asset; may require depreciation / asset treatment under applicable rules.

Record-keeping lesson: always capture the full purchase facts now, even if a CA later adjusts how the cost is treated for tax.

Official reference: Income Tax Rules, 2026 include depreciation schedules for business assets; see Income Tax Department notified rules.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹75,000
Vendor	Electronics Store
Purpose	Primary work laptop
Proof Keep invoice / receipt	

Why this matters

Large, long-life purchases deserve an asset/depreciation review.

TRACK FACTS → REVIEW TREATMENT

Purchase

Invoice + serial

Use

Business / mixed

Asset

Review treatment

IN SOLOLEDGER

Expenses → Equipment

Record the purchase and flag large assets for treatment review.

₹75,000 Laptop Example

Treat the purchase as a mini project: document the asset, not just the card transaction.

₹75,000

Cash paid

1

Device

Client work

Business purpose

Review

Asset treatment

Keep

Tax invoice, payment proof, model/serial, purchase date.

Note

"Primary work laptop for design, meetings and file delivery."

Check

GST input-credit eligibility if GST registered.

Review

Depreciation / business-use treatment with a professional if material.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount **₹75,000**

Vendor **Electronics Store**

Purpose **Primary work laptop**

Proof Keep invoice / receipt

Why this matters

Large, long-life purchases deserve an asset/depreciation review.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Purchase

Invoice + serial

Use

Business / mixed

Asset

Review treatment

IN SOLOLEDGER

Expenses → Equipment

Record the purchase and flag large assets for treatment review.

Common Freelancer Equipment

The category is broader than laptops. Build one clean list of long-life tools used in your work.

Computing

Laptop · monitor · tablet · external drive

Creator gear

Camera · lens · microphone · lights

Office gear

Printer · UPS · networking · accessories

What to record

Purchase date, vendor, cash paid, business purpose, GST input if appropriate.

What to flag

Mixed personal use, expensive purchases, imported equipment, resale/exchange.

Create an “Asset Purchases” folder so large purchases do not disappear inside monthly receipts.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹75,000
Vendor	Electronics Store
Purpose	Primary work laptop

Proof Keep invoice / receipt

Why this matters

Large, long-life purchases deserve an asset/depreciation review.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Purchase

Invoice + serial

Use

Business / mixed

Asset

Review treatment

IN SOLOLEDGER

Expenses → Equipment

Record the purchase and flag large assets for treatment review.

Depreciation in Plain English

Some longer-life assets may be recognised over time under tax rules rather than treated exactly like an ordinary monthly subscription.



SoloLedger's job: preserve the accurate transaction. The filing treatment can then be applied using the current law and facts.

Official reference: Income Tax Rules, 2026: depreciation is prescribed for assets used for business; see the notified rules and applicable appendices.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹75,000
Vendor	Electronics Store
Purpose	Primary work laptop

Proof Keep invoice / receipt

Why this matters

Large, long-life purchases deserve an asset/depreciation review.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Purchase

Invoice + serial

Use

Business / mixed

Asset

Review treatment

IN SOLOLEDGER

Expenses → Equipment

Record the purchase and flag large assets for treatment review.

When the Device Is Also Personal

One laptop can be the clearest business tool you own and still be used personally.

Business signals

Design files, coding, client calls, invoices, portfolio work.

Personal signals

Streaming, gaming, family use, personal browsing.

Is the business use substantial and supportable?

Keep a realistic note. Do not fabricate precision.

Is the amount large?

Larger amounts justify more careful tax/GST review.

Mixed use is not a reason to ignore the purchase. It is a reason to record better facts.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹75,000
Vendor	Electronics Store
Purpose	Primary work laptop

Proof Keep invoice / receipt

Why this matters

Large, long-life purchases deserve an asset/depreciation review.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Purchase

Invoice + serial

Use

Business / mixed

Asset

Review treatment

IN SOLOLEDGER

Expenses → Equipment

Record the purchase and flag large assets for treatment review.

Equipment Purchase Checklist

Use this whenever you buy a laptop, monitor, camera or another major tool.

- ☐ Supplier tax invoice saved
- ☐ Purchase date captured
- ☐ Cash/card/bank payment recorded
- ☐ Model / serial stored if useful

- ☐ Business purpose written
- ☐ GST amount identified if applicable
- ☐ Mixed-use note added
- ☐ Asset / depreciation review flagged

Best habit

Record the purchase immediately. Do not wait until tax season to remember why the device was bought.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹75,000
Vendor	Electronics Store
Purpose	Primary work laptop

Proof Keep invoice / receipt

Why this matters

Large, long-life purchases deserve an asset/depreciation review.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Purchase

Invoice + serial

Use

Business / mixed

Asset

Review treatment

IN SOLOLEDGER

Expenses → Equipment

Record the purchase and flag large assets for treatment review.

Record Equipment in SoloLedger

Use the Expense tab for the cash record, then use Notes to flag the tax treatment question.

REAL SOLOLEDGER WORKBOOK

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3	Enter what actually left your bank / wallet. If you are GST-registered, record only input credit you believe is claimable and verify it separately.									
4	CASH EXPENSES (FY)			NET BUSINESS COST			GST INPUT RECORDED			
5	0			0			0			
6										
7	Date	Category	Vendor	Description	Cash Amount Paid	Business Cost?	Payment Method	GST Input Credit	Receipt?	Notes
8		▼				▼	▼		▼	
9		▼				▼	▼		▼	
10		▼				▼	▼		▼	
11		▼				▼	▼		▼	
12		▼				▼	▼		▼	
13		▼				▼	▼		▼	
14		▼				▼	▼		▼	
15		▼				▼	▼		▼	
16		▼				▼	▼		▼	
17		▼				▼	▼		▼	
18		▼				▼	▼		▼	

The expense row should preserve cash paid, GST input recorded, payment method and the business-purpose note.

Date	Category	Vendor	Cash	Note
03 Aug 2026	Equipment	Electronics Store	₹75,000	Primary work laptop; asset treatment review

Do not delete the row later because the filing treatment changes. The cash transaction is still real.

Marketing Expenses

Marketing costs are often easier to understand because they directly support getting clients or selling your services.

Paid ads

Meta Ads · Google Ads

Website

Domain · hosting · landing page

Sales tools

Email · CRM · portfolio tools

Keep

Platform invoice, card statement, campaign/
business account.

Record

Vendor + campaign purpose + actual INR cash
paid.

Management value: tagging marketing expenses also lets you compare what you spent to the revenue the campaign helped generate.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount ₹20,000

Vendor Meta Ads

Purpose June lead-generation
campaign

Proof Keep invoice / receipt

Why this matters

Tie the cost to a campaign so you can judge whether it created
useful revenue.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Spend

Campaign cost

Result

Leads / clients

Decide

Keep / cut

IN SOLOLEDGER

Expenses → Marketing

Name the campaign or business objective in Description.

₹20,000 Meta Ads Example

The best record connects the payment to a business campaign, not just “Facebook”.

Meta Ads

June 2026

Campaign: Portfolio Lead Generation**Cash paid:** ₹20,000**Purpose:** Generate enquiries for branding services**Proof:** Ad account billing invoice + card statement

SoloLedger category

Marketing

Description

Meta lead-gen ads - June branding campaign

Better business question: did this campaign produce enough qualified leads or revenue to justify ₹20,000?

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount ₹20,000

Vendor Meta Ads

Purpose June lead-generation campaign

Proof Keep invoice / receipt

Why this matters

Tie the cost to a campaign so you can judge whether it created useful revenue.

TRACK FACTS → REVIEW TREATMENT

Spend

Campaign cost

Result

Leads / clients

Decide

Keep / cut

IN SOLOLEDGER

Expenses → Marketing

Name the campaign or business objective in Description.

Marketplace Fees

Platforms can deduct fees before money hits your bank. That means bank cash and gross client revenue can differ.

**CLIENT VALUE ₹1,00,000 – PLATFORM FEE ₹10,000 = ₹90,000
BANK CASH**

Income side

Track the client/project revenue using the right gross/settled figures for your records.

Expense side

Track the platform fee separately with the platform statement/invoice.

Do not simply treat ₹90,000 as the entire economic story. The fee may be a separate business cost.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount ₹20,000

Vendor Meta Ads

Purpose June lead-generation campaign

Proof Keep invoice / receipt

Why this matters

Tie the cost to a campaign so you can judge whether it created useful revenue.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Spend

Campaign cost

Result

Leads / clients

Decide

Keep / cut

IN SOLOLEDGER

Expenses → Marketing

Name the campaign or business objective in Description.

Payment Gateway Fees

Razorpay/Stripe-style gateways can deduct processing fees from customer settlements.



Evidence

Settlement report + fee invoice + bank credit.

Why separate?

It keeps revenue and payment-processing cost visible.

Profitability insight: gateway fees can quietly become meaningful at scale. Track them as their own category or consistent description.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount ₹20,000
Vendor Meta Ads
Purpose June lead-generation campaign

Proof Keep invoice / receipt

Why this matters

Tie the cost to a campaign so you can judge whether it created useful revenue.

TRACK FACTS → REVIEW TREATMENT

Spend

Campaign cost

Result

Leads / clients

Decide

Keep / cut

IN SOLOLEDGER

Expenses → Marketing

Name the campaign or business objective in Description.

Website, Domain & Hosting

Your website costs are easier to manage when recurring renewals are visible instead of scattered through email receipts.

Item	Example cash cost	Record as	Watch
Domain	₹1,200/yr	Software & Tools	Renewal
Hosting	₹6,000/yr	Software & Tools	Annual plan
Email service	₹1,000/mo	Software & Tools	Recurring
Theme/plugin	₹4,000	Software & Tools	License

Add renewal dates to your calendar. Expense tracking should also prevent surprise renewals.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount ₹20,000
Vendor Meta Ads
PurposeJune lead-generation campaign

Proof Keep invoice / receipt

Why this matters

Tie the cost to a campaign so you can judge whether it created useful revenue.

TRACK FACTS → REVIEW TREATMENT

Spend

Campaign cost

Result

Leads / clients

Decide

Keep / cut

IN SOLOLEDGER

Expenses → Marketing

Name the campaign or business objective in Description.

Run a Simple Marketing Cost Review

A tax record becomes more valuable when it also helps you manage the business.

₹20k

Ad spend

40

Leads

4

Clients

₹1.2L

Revenue attributed

REVENUE ₹1,20,000 ÷ AD SPEND ₹20,000 = 6× REVENUE / AD COST

Not a tax formula: this is a management check to decide whether the spend was commercially useful.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount ₹20,000

Vendor Meta Ads

Purpose June lead-generation campaign

Proof Keep invoice / receipt

Why this matters

Tie the cost to a campaign so you can judge whether it created useful revenue.

TRACK FACTS → REVIEW TREATMENT

Spend

Campaign cost

Result

Leads / clients

Decide

Keep / cut

IN SOLOLEDGER

Expenses → Marketing

Name the campaign or business objective in Description.

CA, Legal & Professional Fees

Freelancers also buy expertise: accounting, legal help, contracts, bookkeeping and specialist consulting.

CA / tax

Return support, tax consultation, GST help.

Legal

Contracts, notices, business agreements.

Consulting

Specialist advice connected to the business.

Keep the engagement invoice and what the work related to. "Professional fee" alone can be too vague later.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹25,000
Vendor	Copywriter
Purpose	Client X launch project
Proof Keep invoice / receipt	

Why this matters

Keep invoice, scope and payment; review withholding/compliance when relevant.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Engage

Scope work

Pay

Invoice + trail

Review

Compliance

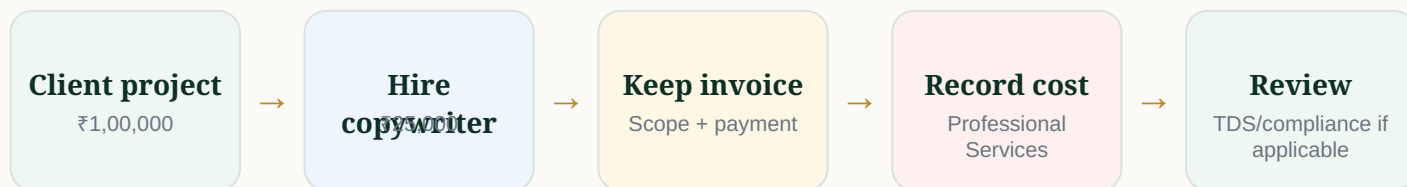
IN SOLOLEDGER

Expenses → Professional Services

Identify the contractor/adviser and the project or business purpose.

When You Hire Another Freelancer

Outsourcing can be a real project cost, but payments to contractors can create their own documentation and compliance questions.



Do not treat contractor payments casually. Keep invoices, contracts/messages and payment proof; get advice on any withholding/compliance obligations.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹25,000
Vendor	Copywriter
Purpose	Client X launch project

Proof Keep invoice / receipt

Why this matters

Keep invoice, scope and payment; review withholding/compliance when relevant.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Engage

Scope work

Pay

Invoice + trail

Review

Compliance

IN SOLOLEDGER

Expenses → Professional Services

Identify the contractor/adviser and the project or business purpose.

Outsourcing Example

Riya sells a ₹1,00,000 branding project and hires a specialist copywriter for ₹25,000.

₹1,00,000

Project receipt

₹25,000

Copywriter cost

₹75,000

Before other costs

25%

Project outsourced

Management insight: by tracking outsourced labour consistently, Riya can see whether fixed project prices leave enough margin.

Record	What to keep
Professional Services · Copywriting for Brand X	Invoice · payment · project messages / scope

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount **₹25,000**Vendor **Copywriter**Purpose **Client X launch project****Proof Keep invoice / receipt**

Why this matters

Keep invoice, scope and payment; review withholding/compliance when relevant.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Engage

Scope work

Pay

Invoice + trail

Review

Compliance

IN SOLOLEDGER

Expenses → Professional Services

Identify the contractor/adviser and the project or business purpose.

Professional-Fee Evidence Checklist

The cleaner the engagement, the easier the year-end review.

- ☐ Supplier / contractor name
- ☐ Invoice or bill
- ☐ Service description
- ☐ Payment reference

- ☐ Project / business purpose
- ☐ Contract / email if useful
- ☐ GST details if applicable
- ☐ Withholding/compliance review if relevant

Use Notes: “Copywriter for Client X launch campaign” is better than “Freelancer payment.”

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹25,000
Vendor	Copywriter
Purpose	Client X launch project

Proof Keep invoice / receipt

Why this matters

Keep invoice, scope and payment; review withholding/compliance when relevant.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Engage

Scope work

Pay

Invoice + trail

Review

Compliance

IN SOLOLEDGER

Expenses → Professional Services

Identify the contractor/adviser and the project or business purpose.

Courses & Professional Learning

Learning can support your current freelance work, but the connection to business should be real and explainable.

Clearer example

UI designer buys an advanced Figma course used for current client work.

VS

Needs more thought

A totally unrelated hobby course with no current business connection.

Write the purpose: “Advanced prototyping course to improve client app-design delivery.”

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount ₹4,999

Vendor Course Platform

Purpose Advanced Figma course

Proof Keep invoice / receipt

Why this matters

The business connection is stronger when the learning supports work you currently sell.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Course

Current skill?

Use

Applied to work?

Renew

Worth it?

IN SOLOLEDGER

Expenses → Learning & Courses

Record what was learned and why it supports current freelance work.

Work-Related vs Personal Learning

The title “course” does not tell you whether it belongs in business records.

Does it improve the work you currently sell?

Stronger business connection.

Is it a personal interest with no client/business link?

Do not assume business treatment.

Is it creating a new profession/business?

May deserve separate tax review.

Can you show the business use?

Keep course outline, invoice and purpose note.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount ₹4,999

Vendor Course Platform

Purpose Advanced Figma course

Proof Keep invoice / receipt

Why this matters

The business connection is stronger when the learning supports work you currently sell.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Course

Current skill?

Use

Applied to work?

Renew

Worth it?

IN SOLOLEDGER

Expenses → Learning & Courses

Record what was learned and why it supports current freelance work.

Conference / Workshop Example

One event can create several different expenses. Record them separately so the story stays clear.

Expense	Amount	Category	Proof
Conference ticket	₹6,000	Learning & Courses	Ticket/invoice
Train	₹2,400	Travel	Booking
Hotel	₹4,500	Travel	Hotel invoice
Cab	₹850	Travel	App receipt

Do not combine everything into “conference ₹13,750”. Separate rows make GST, evidence and later review easier.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount ₹4,999
Vendor Course Platform
Purpose Advanced Figma course
Proof Keep invoice / receipt

Why this matters

The business connection is stronger when the learning supports work you currently sell.

TRACK FACTS → REVIEW TREATMENT

Course

Current skill?

Use

Applied to work?

Renew

Worth it?

IN SOLOLEDGER

Expenses → Learning & Courses

Record what was learned and why it supports current freelance work.

Build a Learning ROI Tracker

This is business value beyond deductions: identify which learning actually improves your freelance income.

Course	Cost	Skill used?	Business result
Figma Advanced	₹4,999	Yes	Used on 3 projects
Sales workshop	₹7,500	Yes	Improved proposal close rate
Unused membership	₹3,000	No	Cancel renewal

Quarterly question: “Which learning expense changed how I earn?” If the answer is “none,” adjust future spending.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount ₹4,999

Vendor Course Platform

Purpose Advanced Figma course

Proof Keep invoice / receipt

Why this matters

The business connection is stronger when the learning supports work you currently sell.

TRACK FACTS → REVIEW TREATMENT

Course

Current skill?

Use

Applied to work?

Renew

Worth it?

IN SOLOLEDGER

Expenses → Learning & Courses

Record what was learned and why it supports current freelance work.

Business Travel

Travel is easier to explain when the trip has a specific business event, client or project attached to it.

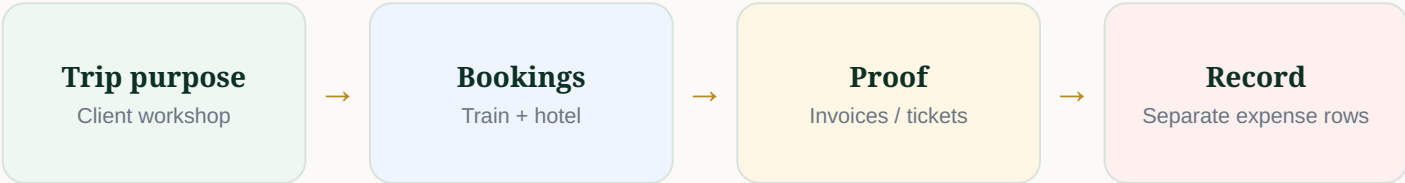
Transport
Train · flight · cab

Stay
Hotel / lodging

Event
Conference / meeting

Local travel
Airport / client site

Write the business anchor: client name, event name or project purpose.



Turn the idea into a real record

EXPENSE SNAPSHOT

Amount

₹2,400

Vendor

Railway

Purpose

Mumbai - Client X workshop

Proof

Keep invoice / receipt

Why this matters

Attach travel to a client, event or project and keep the trip evidence together.

TRACK FACTS → REVIEW TREATMENT

Purpose
Client / event

Proof
Bookings

Record
Separate rows

IN SOLOLEDGER

Expenses → Travel
Include the client/event/trip purpose in the row.

Local Client Meeting Example

Small local travel is still easier to manage when the purpose is specific.

₹850
Cab

₹1,200
Meeting room

₹2,050
Total cash

Client A
Purpose anchor

Description	Better note
Cab	Cab to Client A brand-strategy meeting
Coworking room	Meeting room - Client A workshop

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount

₹2,400

Vendor

Railway

Purpose

Mumbai - Client X workshop

Proof Keep invoice / receipt

Why this matters

Attach travel to a client, event or project and keep the trip evidence together.

TRACK FACTS → REVIEW TREATMENT

Purpose

Client / event

Proof

Bookings

Record

Separate rows

IN SOLOLEDGER

Expenses → Travel

Include the client/event/trip purpose in the row.

Business Trip Example

A two-day client workshop can generate several expenses with different documents.

- ☐ Flight / train booking
- ☐ Hotel tax invoice
- ☐ Airport/local transport receipts
- ☐ Client/event email or calendar

- ☐ Separate rows by vendor
- ☐ Payment method recorded
- ☐ Business purpose repeated briefly
- ☐ GST input recorded only if appropriate

Tip: create one trip code in Notes, e.g. "DEL-CLIENTX-JUL26", to connect all expenses later.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹2,400
Vendor	Railway
Purpose	Mumbai - Client X workshop

Proof Keep invoice / receipt

Why this matters

Attach travel to a client, event or project and keep the trip evidence together.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Purpose

Client / event

Proof

Bookings

Record

Separate rows

IN SOLOLEDGER

Expenses → Travel

Include the client/event/trip purpose in the row.

Business + Personal Trip

Mixed trips are where sloppy expense records become risky.

Business portion

3-day client workshop with meeting agenda and hotel invoices.

+

Personal portion

2 extra holiday days with personal activities and costs.

Separate the facts. Do not turn the entire holiday into “business travel” because one meeting happened during the trip.

Keep

Dates, business agenda, travel/hotel documents.

Review

Allocation of mixed costs if material.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹2,400
Vendor	Railway
Purpose	Mumbai - Client X workshop

Proof Keep invoice / receipt

Why this matters

Attach travel to a client, event or project and keep the trip evidence together.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Purpose

Client / event

Proof

Bookings

Record

Separate rows

IN SOLOLEDGER

Expenses → Travel

Include the client/event/trip purpose in the row.

Travel Evidence Pack

Your goal is to recreate the business purpose in 30 seconds.

- ☐ Ticket / booking confirmation
- ☐ Hotel invoice
- ☐ Cab / local transport receipt
- ☐ Payment proof

- ☐ Client meeting email / calendar
- ☐ Conference registration
- ☐ Trip purpose note
- ☐ Mixed-use flag if personal days

Trip note example

"Mumbai - 14-16 Aug - Client X website workshop. Train + hotel + local cabs. Personal extension 17-18 Aug excluded / reviewed separately."

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹2,400
Vendor	Railway
Purpose	Mumbai - Client X workshop
Proof	Keep invoice / receipt

Why this matters

Attach travel to a client, event or project and keep the trip evidence together.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Purpose

Client / event

Proof

Bookings

Record

Separate rows

IN SOLOLEDGER

Expenses → Travel

Include the client/event/trip purpose in the row.

Record Travel in SoloLedger

A travel row should identify where you went and why.

REAL SOLOLEDGER WORKBOOK

	A	B	C	D	E	F	G	H	I	J
1	SoloLedger Expenses									
2	Track cash spending, business-cost classification and any GST input credit you record.									
3	Enter what actually left your bank / wallet. If you are GST-registered, record only input credit you believe is claimable and verify it separately.									
4	CASH EXPENSES (FY)			NET BUSINESS COST			GST INPUT RECORDED			
5	0			0			0			
6										
7	Date	Category	Vendor	Description	Cash Amount Paid	Business Cost?	Payment Method	GST Input Credit	Receipt?	Notes
8			▼				▼	▼		▼
9			▼				▼	▼		▼
10			▼				▼	▼		▼
11			▼				▼	▼		▼
12			▼				▼	▼		▼
13			▼				▼	▼		▼
14			▼				▼	▼		▼
15			▼				▼	▼		▼
16			▼				▼	▼		▼
17			▼				▼	▼		▼
18			▼				▼	▼		▼

Use Travel for transport/hotel costs and a clear Description or Notes field for the client/event purpose.

Date	Vendor	Description	Cash	Receipt?
14 Aug	Railway	Mumbai - Client X workshop	₹2,400	Yes
14 Aug	Hotel ABC	2 nights - Client X workshop	₹6,800	Yes

Meals Are Not Automatically Business Expenses

Eating while working is not the same as incurring a business cost for a specific business purpose.

Everyday lunch

You would normally eat lunch regardless of your freelance work.

VS

Business context

A genuine client/business meeting may have a different context, but still needs review under the applicable rules.

Do not create a habit of labeling normal food spending as “client meeting” without evidence.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount ₹1,800
Vendor Restaurant
Purpose Client B strategy meeting

Proof Keep invoice / receipt

Why this matters

A meal needs context. Record facts and review rather than assuming.

TRACK FACTS → REVIEW TREATMENT

Context

Why business?

Proof

Receipt

Review

Do not assume

IN SOLOLEDGER

Expenses → Meals / Notes

Record facts; mark REVIEW when treatment is uncertain.

Client Meal vs Everyday Lunch

The business purpose is the difference you need to document - not the restaurant name.

Everyday lunch

₹450 near your home office. No client, no event, normal personal meal.

Client meeting meal

₹1,800 with Client B after a scheduled strategy meeting. Keep meeting context and receipt; review treatment.

Record facts, not conclusions: date, client/event, attendees if useful, amount, receipt and purpose.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹1,800
Vendor	Restaurant
Purpose	Client B strategy meeting

Proof Keep invoice / receipt

Why this matters

A meal needs context. Record facts and review rather than assuming.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Context

Why business?

Proof

Receipt

Review

Do not assume

IN SOLOLEDGER

Expenses → Meals / Notes

Record facts; mark REVIEW when treatment is uncertain.

The “Café Workday” Problem

Working from a café does not automatically convert coffee and lunch into business costs.

Would you have bought the food anyway?

That points toward personal consumption.

Was there a real client/business event?

Document the context and still review the treatment.

Are you renting a coworking desk?

The workspace fee is a clearer business service than the lunch you eat there.

Is the cost material?

Material grey-area costs deserve professional review.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹1,800
Vendor	Restaurant
Purpose	Client B strategy meeting

Proof Keep invoice / receipt

Why this matters

A meal needs context. Record facts and review rather than assuming.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Context

Why business?

Proof

Receipt

Review

Do not assume

IN SOLOLEDGER

Expenses → Meals / Notes

Record facts; mark REVIEW when treatment is uncertain.

The Grey-Area Test

Use this four-question test for any expense that makes you hesitate.

1. Business purpose

Can I explain how it helped earn, deliver or run the business?

2. Personal benefit

Would I have bought it anyway for myself?

3. Evidence

Do I have a document and payment trail?

4. Materiality

Is the amount large enough that getting the treatment wrong matters?

UNCLEAR? **RECORD THE FACTS** → **FLAG FOR REVIEW**

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹1,800
Vendor	Restaurant
Purpose	Client B strategy meeting
Proof Keep invoice / receipt	

Why this matters

A meal needs context. Record facts and review rather than assuming.

TRACK FACTS → REVIEW TREATMENT

Context

Why business?

Proof

Receipt

Review

Do not assume

IN SOLOLEDGER

Expenses → Meals / Notes

Record facts; mark REVIEW when treatment is uncertain.

Create a “Review With CA” Habit

A yellow review flag is better than a confident but unsupported tax assumption.

Track It

Clear operating cost with proof.

Review It

Mixed, unusual, large or tax-sensitive.

Don't Assume

Personal-looking or unsupported.

SoloLedger workaround: keep the accurate row, then write “REVIEW” in Notes. Your CA can see the facts without you deleting or hiding the payment.

EXPENSE SNAPSHOT

Amount

₹1,800

Vendor

Restaurant

Purpose

Client B strategy meeting

Proof

Keep invoice / receipt

Why this matters

A meal needs context. Record facts and review rather than assuming.

TRACK FACTS → REVIEW TREATMENT

Context

Why business?

Proof

Receipt

Review

Do not assume

IN SOLOLEDGER

Expenses → Meals / Notes

Record facts; mark REVIEW when treatment is uncertain.

Why Payment Method Matters

Traceable payment methods usually make record reconstruction easier.

Bank

Clear statement trail.

UPI

Transaction ID and app history.

Card

Statement + merchant data.

Cash

Needs stronger receipt/notes discipline.

SoloLedger records payment method so you can later filter cash transactions or reconcile a bank/ card statement.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount ₹6,500

Vendor Local Vendor

Purpose Equipment repair - cash

Proof Keep invoice / receipt

Why this matters

Cash needs a stronger receipt and note because the bank trail is weaker.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Receipt

Get proof

Note

Write purpose

Record

Before you forget

IN SOLOLEDGER

Expenses → Payment Method

Select Cash accurately and keep stronger supporting proof.

Cash Needs Better Records

Cash itself is not “wrong,” but it can be harder to prove because the bank statement may show nothing.

Digital payment

Bank/UPI/card gives you a transaction trail.

VS

Cash payment

You rely more heavily on receipt, vendor details and your own note.

For cash: photograph or scan the receipt immediately, write the business purpose, and record it before you forget.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹6,500
Vendor	Local Vendor
Purpose	Equipment repair - cash
Proof	Keep invoice / receipt

Why this matters

Cash needs a stronger receipt and note because the bank trail is weaker.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Receipt

Get proof

Note

Write purpose

Record

Before you forget

IN SOLOLEDGER

Expenses → Payment Method

Select Cash accurately and keep stronger supporting proof.

Large Cash Payments: Use Caution

Business-income rules have historically restricted the tax treatment of certain cash payments above prescribed limits, subject to exceptions.

What this guide recommends

Do not use an old section number or internet rule-of-thumb as your only basis for a 2026-27 cash-payment decision. Keep the payment facts and confirm the current provision/rule if the amount is material.

Prefer traceability

Bank or UPI where practical.

If cash is necessary

Get a proper receipt and vendor details.

Large amount?

Flag for CA review.

Never split artificially

Do not manipulate payment structure just to imitate a threshold rule.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹6,500
Vendor	Local Vendor
Purpose	Equipment repair - cash
Proof Keep invoice / receipt	

Why this matters

Cash needs a stronger receipt and note because the bank trail is weaker.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Receipt

Get proof

Note

Write purpose

Record

Before you forget

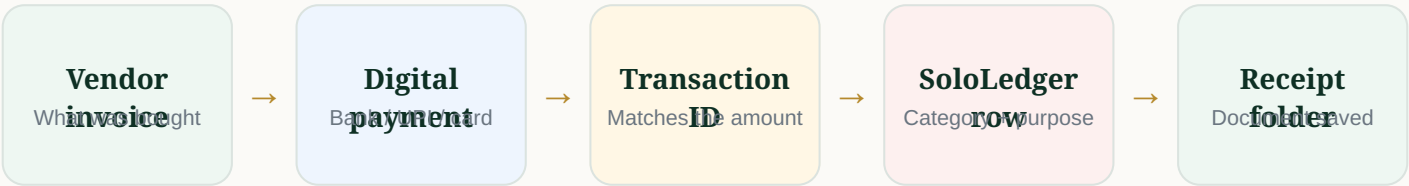
IN SOLOLEDGER

Expenses → Payment Method

Select Cash accurately and keep stronger supporting proof.

The Clean Payment Trail

One simple flow gives you a high-quality record.



Goal: click from the spreadsheet row to the supporting folder and understand the expense immediately.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹6,500
Vendor	Local Vendor
Purpose	Equipment repair - cash

Proof Keep invoice / receipt

Why this matters

Cash needs a stronger receipt and note because the bank trail is weaker.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Receipt

Get proof

Note

Write purpose

Record

Before you forget

IN SOLOLEDGER

Expenses → Payment Method

Select Cash accurately and keep stronger supporting proof.

GST on Purchases in Plain English

When a supplier charges GST, the cash you pay can be larger than the underlying base cost.

BASE SERVICE ₹10,000 + GST ₹1,800 = ₹11,800 CASH PAID

Cash view

Your bank/card was charged ₹11,800.

GST view

If you are registered and all conditions are met, some GST may potentially be input tax credit.

Official reference: CBIC Input Tax Credit Rules: credit is subject to registration, documentary and other applicable conditions.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹11,800
Vendor	Software Vendor
Purpose	₹10,000 base + ₹1,800 GST

Proof Keep invoice / receipt

Why this matters

Record GST input only when registration, document, business-use and other conditions are satisfied.

TRACK FACTS → REVIEW TREATMENT

Registered

Check status

Document

Valid invoice

Credit

Only if eligible

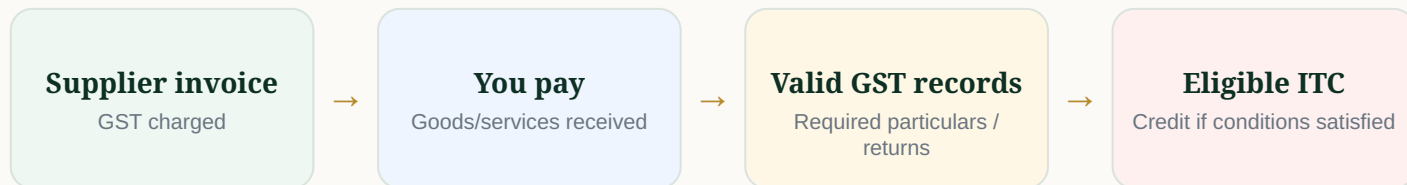
IN SOLOLEDGER

Expenses → GST Input Credit

Enter the full cash amount; only enter GST input when appropriate.

What Is Input Tax Credit?

Input tax credit is not a generic discount. It is a GST mechanism available only when the statutory conditions are satisfied.



Do not type a GST input amount simply because an invoice displays GST. Registration, business use, documents and other conditions matter.

Official reference: CBIC: input tax credit is availed by a registered person on prescribed documents such as a valid tax invoice/debit note, subject to applicable conditions.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹11,800
Vendor	Software Vendor
Purpose	₹10,000 base + ₹1,800 GST

Proof Keep invoice / receipt

Why this matters

Record GST input only when registration, document, business-use and other conditions are satisfied.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Registered

Check status

Document

Valid invoice

Credit

Only if eligible

IN SOLOLEDGER

Expenses → GST Input Credit

Enter the full cash amount; only enter GST input when appropriate.

GST Registration Status Changes the Workflow

A freelancer who is not GST-registered should not use SoloLedger’s GST Input Credit field as though they have an input-credit ledger.

Not registered

Track the full cash expense. Do not treat GST as input credit merely for planning.

VS

Registered

Track cash paid and only record GST input credit you reasonably believe is eligible; verify conditions.

In Settings: your GST Registered? choice controls the GST cash-buffer logic, but it does not decide legal registration or credit eligibility.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount ₹11,800
Vendor Software Vendor
Purpose ₹10,000 base + ₹1,800 GST

Proof Keep invoice / receipt

Why this matters

Record GST input only when registration, document, business-use and other conditions are satisfied.

TRACK FACTS → REVIEW TREATMENT

Registered

Check status

Document

Valid invoice

Credit

Only if eligible

IN SOLOLEDGER

Expenses → GST Input Credit

Enter the full cash amount; only enter GST input when appropriate.

Business Use Matters for ITC

GST law distinguishes business and non-business use when common inputs/services are used for both.

Business-only input

Potentially cleaner credit analysis, subject to all other conditions.

Mixed-use input

May require attribution/reversal or other treatment under the GST rules.

This is another reason not to invent a business-use percentage inside the spreadsheet.

Official reference: CBIC Input Tax Credit Rules include attribution for common inputs/input services used partly for business and non-business purposes.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹11,800
Vendor	Software Vendor
Purpose	₹10,000 base + ₹1,800 GST

Proof Keep invoice / receipt

Why this matters

Record GST input only when registration, document, business-use and other conditions are satisfied.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Registered

Check status

Document

Valid invoice

Credit

Only if eligible

IN SOLOLEDGER

Expenses → GST Input Credit

Enter the full cash amount; only enter GST input when appropriate.

What a Useful GST Invoice Contains

For ITC review, the supporting tax document matters.

TAX INVOICE

INV-2641

Supplier: Vendor Pvt Ltd

GSTIN: 29ABCDE1234F1Z5

Date: 14 Jul 2026

Description: Software subscription

Base: ₹10,000

GST: ₹1,800

Total: ₹11,800

Recipient details: as applicable

Do not manually “repair” a poor supplier invoice. Ask the supplier for a correct document when required.

Official reference: CBIC invoice rules specify prescribed invoice particulars; ITC rules rely on valid supporting documents.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount

₹11,800

Vendor

Software Vendor

Purpose

₹10,000 base + ₹1,800 GST

Proof Keep invoice / receipt

Why this matters

Record GST input only when registration, document, business-use and other conditions are satisfied.

TRACK FACTS → REVIEW TREATMENT

Registered

Check status

Document

Valid invoice

Credit

Only if eligible

IN SOLOLEDGER

Expenses → GST Input Credit

Enter the full cash amount; only enter GST input when appropriate.

Software GST Example

See why SoloLedger keeps cash paid and GST input recorded separate.

₹10,000

Base

₹1,800

GST charged

₹11,800

Cash paid

₹10,000Planning net cost if ₹1,800
eligible ITC recorded

**₹11,800 CASH – ₹1,800 GST INPUT RECORDED = ₹10,000 NET
BUSINESS COST**

Only use this calculation if the GST input amount is legitimately recorded for your case.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount **₹11,800**
Vendor **Software Vendor**
Purpose **₹10,000 base + ₹1,800
GST**

Proof Keep invoice / receipt

Why this matters

Record GST input only when registration, document, business-use and other conditions are satisfied.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Registered

Check status

Document

Valid invoice

Credit

Only if eligible

IN SOLOLEDGER

Expenses → GST Input Credit

Enter the full cash amount; only enter GST input when appropriate.

No Valid GST Document? Do Not Guess

A missing or invalid document is a record problem, not an invitation to estimate a GST credit.

What to do now

Record the actual cash expense and mark Receipt? accurately.

What to fix

Ask the vendor for the correct invoice/document if available.

What not to do

Do not reverse-engineer "18% GST" and enter it as credit without a basis.

What to review

If the credit matters, verify eligibility and the document requirements.

SoloLedger should reflect what you know - not what you hope is true.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount ₹11,800

Vendor Software Vendor

Purpose ₹10,000 base + ₹1,800 GST

Proof Keep invoice / receipt

Why this matters

Record GST input only when registration, document, business-use and other conditions are satisfied.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Registered

Check status

Document

Valid invoice

Credit

Only if eligible

IN SOLOLEDGER

Expenses → GST Input Credit

Enter the full cash amount; only enter GST input when appropriate.

Mixed-Use Purchase Example

A phone used for business and personal purposes can create both income-tax and GST allocation questions.

₹70,800

Cash paid

₹60,000

Base price

₹10,800

GST shown

Mixed

Business + personal use

Do not automatically enter ₹10,800 as GST input credit. Mixed-use attribution and other ITC conditions can affect the available credit.

Record first: full payment, vendor, invoice, purpose, mixed-use note. Then review the GST/tax treatment.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount **₹11,800**
Vendor **Software Vendor**
Purpose **₹10,000 base + ₹1,800 GST**

Proof Keep invoice / receipt

Why this matters

Record GST input only when registration, document, business-use and other conditions are satisfied.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Registered

Check status

Document

Valid invoice

Credit

Only if eligible

IN SOLOLEDGER

Expenses → GST Input Credit

Enter the full cash amount; only enter GST input when appropriate.

Record GST Input in SoloLedger

The Expenses tab is designed to keep cash and GST input records visibly separate.

REAL SOLOLEDGER WORKBOOK

	A	B	C	D	E	F	G	H	I	J
1	SoloLedger Expenses									
2	Track cash spending, business-cost classification and any GST input credit you record.									
3	Enter what actually left your bank / wallet. If you are GST-registered, record only input credit you believe is claimable and verify it separately.									
4	CASH EXPENSES (FY)			NET BUSINESS COST			GST INPUT RECORDED			
5	0			0			0			
6										
7	Date	Category	Vendor	Description	Cash Amount Paid	Business Cost?	Payment Method	GST Input Credit	Receipt?	Notes
8										
9										
10										
11										
12										
13										
14										
15										
16										
17										
18										

Enter the full Cash Amount Paid. Enter GST Input Credit only when appropriate for your situation. SoloLedger then shows Net Business Cost automatically.

Cash paid	GST input recorded	Net business cost
₹11,800	₹1,800	₹10,000
₹11,800	₹0	₹11,800

That difference is why one “Expense Amount” column is not enough for a GST-aware freelancer system.

GST Expense Checklist

Use this before entering any meaningful GST input-credit amount.

- ☐ I am GST-registered for the relevant period
- ☐ I have a valid supporting document
- ☐ The purchase was genuinely for business
- ☐ The goods/services were received

- ☐ I considered mixed/private use
- ☐ I checked category-specific restrictions
- ☐ I did not guess the GST amount
- ☐ I can reconcile the entry to my GST records

If several boxes are uncertain, enter the cash expense and leave the credit for review.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount ₹11,800

Vendor Software Vendor

Purpose ₹10,000 base + ₹1,800 GST

Proof Keep invoice / receipt

Why this matters

Record GST input only when registration, document, business-use and other conditions are satisfied.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Registered

Check status

Document

Valid invoice

Credit

Only if eligible

IN SOLOLEDGER

Expenses → GST Input Credit

Enter the full cash amount; only enter GST input when appropriate.

Why Tax Method Changes the Role of Expenses

Expense records can matter differently depending on the tax method - but they still matter to the business.

Regular Books

Tracked business costs can directly affect the business-income/profit computation, subject to the rules.

VS

Professional Presumptive Scenario

Income may be determined using a prescribed percentage approach if the taxpayer and conditions qualify.

Do not stop tracking expenses just because a presumptive method may be available. Cash flow, GST, pricing and profitability still depend on real costs.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹6,00,000
Vendor	Annual Costs
Purpose	Real operating expenses
Proof Keep invoice / receipt	

Why this matters

Real costs still matter for cash flow, pricing and GST even when a presumptive tax method is considered.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Track

Real costs

Compare

Tax method

Decide

Full facts

IN SOLOLEDGER

Expenses + Presumptive Planner

Keep real expense history even while comparing tax methods.

Regular Books Example

A simple management illustration shows how recorded costs change the profit base.

**₹20,00,000 RECEIPTS – ₹6,00,000 NET BUSINESS COSTS =
₹14,00,000 EST. BUSINESS INCOME BASE**

What you need

Good records of the ₹6L costs and applicable tax treatment.

What SoloLedger adds

Month-by-month expenses, GST input record, proof status and categories.

Illustration only: final taxable income depends on the applicable law, method, adjustments and other income.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹6,00,000
Vendor	Annual Costs
Purpose	Real operating expenses
Proof	Keep invoice / receipt

Why this matters

Real costs still matter for cash flow, pricing and GST even when a presumptive tax method is considered.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Track

Real costs

Compare

Tax method

Decide

Full facts

IN SOLOLEDGER

Expenses + Presumptive Planner

Keep real expense history even while comparing tax methods.

Presumptive 50% Scenario

For eligible professional presumptive taxation, the familiar 50% income-base concept remains a useful planning comparison under the current framework.

**₹20,00,000 PROFESSIONAL RECEIPTS × 50% = ₹10,00,000
PLANNING INCOME BASE**

This does not mean “expenses do not exist.” Riya still paid rent, software, ads and equipment. The presumptive method changes the income-computation approach if she qualifies; it does not change her bank account.

Official reference: For Tax Year 2026-27, legacy presumptive schemes including 44ADA concepts are consolidated under Section 58 of the Income Tax Act, 2025.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹6,00,000
Vendor	Annual Costs
Purpose	Real operating expenses
Proof	Keep invoice / receipt

Why this matters

Real costs still matter for cash flow, pricing and GST even when a presumptive tax method is considered.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Track

Real costs

Compare

Tax method

Decide

Full facts

IN SOLOLEDGER

Expenses + Presumptive Planner

Keep real expense history even while comparing tax methods.

Why You Still Track Expenses

Even when detailed expense deductions are not the main tax computation, real expense data remains essential.

Cash flow
Know what left your bank.

Profitability
Know what each project actually costs.

GST
Input-credit and purchase records still matter.

Pricing
Know whether your rates cover your operating costs.

Business-owner view
Real costs tell you if you are building a healthy business.

Tax-return view
The tax method determines how those facts are treated for filing.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹6,00,000
Vendor	Annual Costs
Purpose	Real operating expenses

Proof Keep invoice / receipt

Why this matters
Real costs still matter for cash flow, pricing and GST even when a presumptive tax method is considered.
[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Track
Real costs

Compare
Tax method

Decide
Full facts

IN SOLOLEDGER

Expenses + Presumptive Planner
Keep real expense history even while comparing tax methods.

Tax View vs Business-Owner View

The same ₹6L of real spending can be important even if your chosen tax method uses a presumptive income base.

Tax view

How does the current law compute business/professional income for this taxpayer?

AND

Business view

What did it actually cost to run the freelance business and deliver the work?

₹20L

Receipts

₹6L

Real costs

₹14L

Cash-economics margin
before other items

₹10L

Illustrative 50% tax base

Both numbers can be useful for different decisions.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹6,00,000
Vendor	Annual Costs
Purpose	Real operating expenses
Proof	Keep invoice / receipt

Why this matters

Real costs still matter for cash flow, pricing and GST even when a presumptive tax method is considered.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Track

Real costs

Compare

Tax method

Decide

Full facts

IN SOLOLEDGER

Expenses + Presumptive Planner

Keep real expense history even while comparing tax methods.

Use the SoloLedger Presumptive Planner

The workbook keeps the comparison separate so it does not overwrite your real expense history.

REAL SOLOLEDGER WORKBOOK

	A	B	C	D	E	F	G	H
1	SoloLedger Professional Presumptive Planner							
2	Section 58 planning view (legacy 44ADA reference). Use Tax Estimate Helper to estimate tax after choosing Regular Books or Presumptive 50%.							
3	This page is a basic scenario check, not an eligibility verdict. Cash-receipt percentage is estimated from invoices marked with Payment Method = Cash.							
4								
5	Check	Value	Meaning	INCOME-BASE COMPARISON				
6	Professional Receipts	0	Tracked receipts excluding GST	Metric	Regular books scenario	Presumptive scenario		
7	Cash Professional Receipts	0	Professional receipts from invoices marked Cash	Professional Receipts	0	0		
8	Cash Receipt %	0.0%	Used only for enhanced-limit planning	Net Business Cost	0	Deemed included		
9	Planning Receipt Limit	7500000	₹75L if cash receipt test is met; otherwise ₹50L	Income Base	0	0		
10	Basic Limit Check	Within receipt-limit scenario	High-level scenario only	Difference in income base	0			
11								
12								
13	READ THIS BEFORE USING THE RESULT							
14	For Tax Year 2026–27, the Income Tax Act, 2025 consolidates the old presumptive schemes into Section 58. The familiar professional presumptive concepts are shown here for planning clarity: ₹50 lakh standard receipt limit, ₹75 lakh enhanced limit where the cash-receipt condition is met, and a 50% presumptive income basis. Actual profession eligibility and all statutory conditions must be verified separately.							
15								

The Presumptive Planner compares an income-base scenario while your Expense tab continues to preserve real business costs.

Do not choose a tax method just because one displayed number is lower. Eligibility, conditions and the full tax position matter.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount

₹6,00,000

Vendor

Annual Costs

Purpose

Real operating expenses

Proof

Keep invoice / receipt

Why this matters

Real costs still matter for cash flow, pricing and GST even when a presumptive tax method is considered.

TRACK FACTS → REVIEW TREATMENT

Track

Real costs

Compare

Tax method

Decide

Full facts

IN SOLOLEDGER

Expenses + Presumptive Planner

Keep real expense history even while comparing tax methods.

Inside the Expenses Tab

This is where everything in the guide becomes an actual repeatable system.

REAL SOLOLEDGER WORKBOOK

	A	B	C	D	E	F	G	H	I	J
1	SoloLedger Expenses									
2	Track cash spending, business-cost classification and any GST input credit you record.									
3	Enter what actually left your bank / wallet. If you are GST-registered, record only input credit you believe is claimable and verify it separately.									
4	CASH EXPENSES (FY)			NET BUSINESS COST			GST INPUT RECORDED			
5	0			0			0			
6										
7	Date	Category	Vendor	Description	Cash Amount Paid	Business Cost?	Payment Method	GST Input Credit	Receipt?	Notes
8										
9										
10										
11										
12										
13										
14										
15										
16										
17										
18										

The customer-facing sheet keeps the input fields clear: Date, Category, Vendor, Description, Cash Amount Paid, Business Cost?, Payment Method, GST Input Credit, Receipt?, Notes.

Pale green

You enter it.

White/neutral

Formula or display area.

Review note

Use Notes for ambiguity.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount ₹850

Vendor Cab App

Purpose Client meeting travel

Proof Keep invoice / receipt

Why this matters

The best row explains date, vendor, amount, business purpose, proof and review status.

TRACK FACTS → REVIEW TREATMENT

Enter

Green cells

Explain

Description

Review

Dashboard

IN SOLOLEDGER

Expenses

This is your weekly operating sheet; Dashboard is the review layer.

Column-by-Column Guide

Each field answers one practical question.

Column	Question it answers
Date	When did the payment happen?
Category	What kind of business cost was it?
Vendor	Who did you pay?
Description	What was the business purpose?
Cash Amount Paid	What actually left your bank/wallet?
Business Cost?	How are you classifying it for planning?
GST Input Credit	What GST input amount are you actually recording?
Receipt?	Can you find supporting proof?

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount₹850

VendorCab App

PurposeClient meeting travel

Proof Keep invoice / receipt

Why this matters

The best row explains date, vendor, amount, business purpose, proof and review status.

TRACK FACTS → REVIEW TREATMENT

Enter

Green cells

Explain

Description

Review

Dashboard

IN SOLOLEDGER

Expenses

This is your weekly operating sheet; Dashboard is the review layer.

Write Better Descriptions

A good description reduces questions later.

Weak

"Software"

Better

"Adobe Creative Cloud - client design work"

Weak

"Travel"

Better

"Train to Mumbai - Client X workshop"

Weak

"Course"

Better

"Figma prototyping course - current UI work"

Formula: Item/service + business purpose + client/project if useful.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount ₹850

Vendor Cab App

Purpose Client meeting travel

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Why this matters

The best row explains date, vendor, amount, business purpose, proof and review status.

TRACK FACTS → REVIEW TREATMENT

Enter

Green cells

Explain

Description

Review

Dashboard

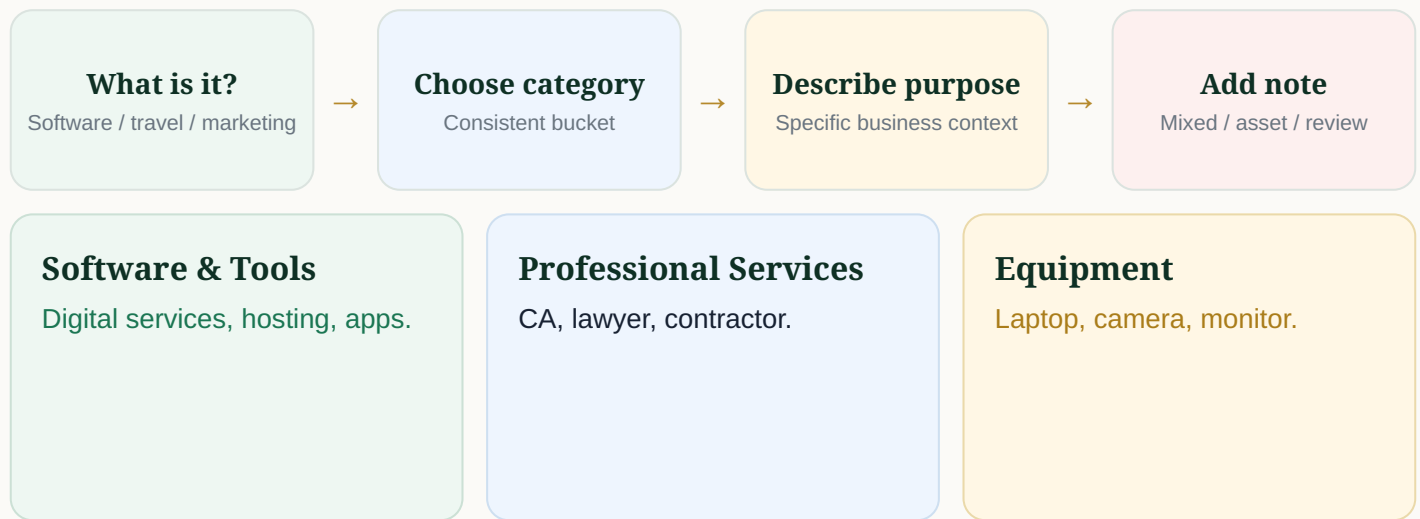
IN SOLOLEDGER

Expenses

This is your weekly operating sheet; Dashboard is the review layer.

Choose Categories Consistently

Categories are for analysis. The description carries the detail.



Do not create a new category for every vendor. Vendor belongs in Vendor; category should stay useful for reports.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹850
Vendor	Cab App
Purpose	Client meeting travel
Proof Keep invoice / receipt	

Why this matters

The best row explains date, vendor, amount, business purpose, proof and review status.

TRACK FACTS → REVIEW TREATMENT

Enter

Green cells

Explain

Description

Review

Dashboard

IN SOLOLEDGER

Expenses

This is your weekly operating sheet; Dashboard is the review layer.

What “Business Cost?” Means

This dropdown is your planning classification - not an official tax determination.

Yes

Include the payment in SoloLedger’s planning net business-cost totals.

VS

No

Keep the payment record but exclude it from the planning business-cost total.

For uncertain items: choose the classification you are using for planning, then write “REVIEW” in Notes so it is easy to revisit before filing.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹850
Vendor	Cab App
Purpose	Client meeting travel
Proof Keep invoice / receipt	

Why this matters

The best row explains date, vendor, amount, business purpose, proof and review status.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)

Enter

Green cells

Explain

Description

Review

Dashboard

IN SOLOLEDGER

Expenses

This is your weekly operating sheet; Dashboard is the review layer.

Monthly Expense Review

One short monthly review prevents small errors from compounding.

- ☐ Reconcile bank / UPI / card activity
- ☐ Fill missing vendors and descriptions
- ☐ Find rows with Receipt? = No
- ☐ Review cash payments

- ☐ Review GST input entries
- ☐ Flag large equipment purchases
- ☐ Look for mixed-use costs
- ☐ Scan recurring subscriptions

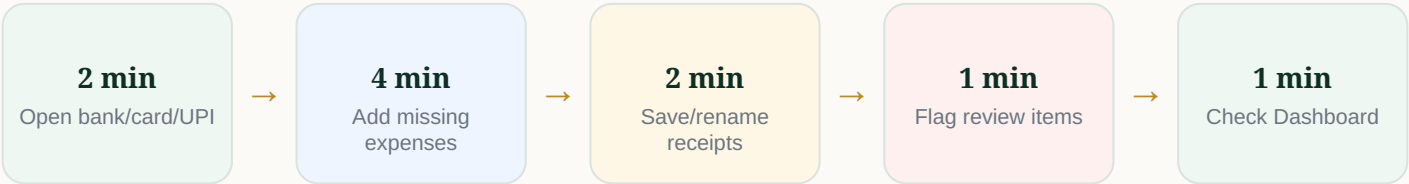
REAL SOLOLEDGER WORKBOOK

	A	B	C	D	E	F	G	H	I	J	K	L	M		
1	SoloLedger Dashboard														
2	One clean view of what came in, what must be kept aside, and what is actually safe to use.														
3	Start here → add your first invoice and expense. Your dashboard will update automatically.														
4										FY	2026-27	Business	Your Freelance Busin		
5	BANK / CASH RECEIVED			GST CASH BUFFER (EST.)			ADDITIONAL TAX RESERVE • 0.0%			SAFE TO SPEND					
6	0			0			0			0					
7															
8															
9	Professional Receipts			TDS Credit			Outstanding			Estimated Profit					
10	0			0			0			0					
11															
12															
13	YOUR MONEY THIS YEAR														
14	NEEDS YOUR ATTENTION														
15	Cash Received vs Professional Receipts										Action			Value	What to do
16											Reserve gap			0	Build this cash buffer
17											Overdue invoices			0	Follow up on clients
18											Next advance-tax amount			0	Review planner
19											GST threshold progress			0%	Review as you approach threshold
20	PROGRESS														

After cleanup, the Dashboard and Reports become more useful because your expense totals are complete.

Your 10-Minute Weekly Routine

The best expense system is the one you can maintain even during a busy client week.



Friday money close

Pick one fixed weekly slot. Small, regular cleanup is easier than a six-hour year-end rescue.

Target: no transaction should be older than 7-10 days before it is recorded or intentionally ignored.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount	₹850
Vendor	Cab App
Purpose	Client meeting travel

Proof Keep invoice / receipt

Why this matters

The best row explains date, vendor, amount, business purpose, proof and review status.

TRACK FACTS → REVIEW TREATMENT

Enter

Green cells

Explain

Description

Review

Dashboard

IN SOLOLEDGER

Expenses

This is your weekly operating sheet; Dashboard is the review layer.

Case Study: Freelance Designer

A designer’s costs are usually software-heavy with occasional equipment and marketing purchases.

Riya · Brand Designer
Monthly receipts ₹2,00,000. Uses Adobe, Figma, internet, paid ads and a work laptop.

Expense	Cash	Category	Action
Adobe	₹2,360	Software	Track
Figma	₹1,200	Software	Track
Internet	₹1,499	Internet	Mixed-use note
Meta Ads	₹12,000	Marketing	Track
Laptop	₹75,000	Equipment	Asset review

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount

₹55,000

Vendor

Monthly Costs

Purpose

Mixed freelancer expenses

Proof Keep invoice / receipt

Why this matters

Use the case to decide what to track, what to review and what business insight the cost creates.

TRACK FACTS → REVIEW TREATMENT

See
Real scenario

Classify
Track / review

Apply
Your business

IN SOLOLEDGER

Expenses + Dashboard
Use category data to see profitability and cash patterns.

SoloLedger · Freelancer Expense & Deduction Playbook

India · Tax Year 2026-27 · 92

Case Study: Freelance Developer

A developer often has hosting, cloud infrastructure, software, internet and subcontractor costs.

Expense	Why	Evidence	Review
Cloud server ₹6,500	Client staging/API	Provider invoice	Track
Git tools ₹1,200	Development workflow	Invoice	Track
Internet ₹1,499	Remote work	Bill	Mixed use
Contract dev ₹35,000	Project overflow	Invoice + payment	Compliance review

Business insight: hosting and subcontractor costs should be attached to projects where practical so pricing reflects real delivery cost.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount ₹55,000

Vendor Monthly Costs

PurposeMixed freelancer expenses

Proof Keep invoice / receipt

Why this matters

Use the case to decide what to track, what to review and what business insight the cost creates.

TRACK FACTS → REVIEW TREATMENT

See

Real scenario

Classify

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IN SOLOLEDGER

Expenses + Dashboard

Use category data to see profitability and cash patterns.

Case Study: Content Creator

Creator expenses can be asset-heavy and mixed-use, which makes documentation especially important.

Camera ₹85k

Equipment; keep invoice/serial and asset review.

Editing software ₹2k

Recurring tool used for client/content work.

Microphone ₹12k

Equipment; purpose clear, asset review if needed.

Travel shoot ₹18k

Attach the trip to a brand/project.

Personal phone upgrade ₹90k

Mixed-use; do not assume 100% business/GST treatment.

Creators benefit from a separate asset register even if SoloLedger remains the cash record.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount ₹55,000

Vendor Monthly Costs

Purpose Mixed freelancer expenses

Proof Keep invoice / receipt

Why this matters

Use the case to decide what to track, what to review and what business insight the cost creates.

TRACK FACTS → REVIEW TREATMENT

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Expenses + Dashboard

Use category data to see profitability and cash patterns.

Case Study: Consultant

Consultants often spend less on equipment but more on travel, coworking and professional services.

Expense	Cash	Record note
Coworking	₹8,000	Monthly workspace
Client travel	₹6,500	Client Y onsite workshop
Mobile	₹1,200	Mixed-use business phone
CA consultation	₹5,000	Tax/GST review

Consulting insight: travel cost per client can materially change the profitability of “high-fee” projects.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount ₹55,000

Vendor Monthly Costs

PurposeMixed freelancer expenses

Proof Keep invoice / receipt

Why this matters

Use the case to decide what to track, what to review and what business insight the cost creates.

TRACK FACTS → REVIEW TREATMENT

See

Real scenario

Classify

Track / review

Apply

Your business

IN SOLOLEDGER

Expenses + Dashboard

Use category data to see profitability and cash patterns.

Case Study: Coach / Educator

Online educators mix software subscriptions, ads, production tools and outsourced editing.

Zoom

Teaching delivery

Course platform

Hosting students

Ads

Customer acquisition

Editor

Outsourced production

REVENUE ₹3,00,000 – ADS ₹45,000 – SOFTWARE ₹15,000 – EDITING ₹30,000 = ₹2,10,000 BEFORE OTHER COSTS

Use cost data to price cohorts and launches.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount ₹55,000

Vendor Monthly Costs

Purpose Mixed freelancer expenses

Proof Keep invoice / receipt**Why this matters**

Use the case to decide what to track, what to review and what business insight the cost creates.

[TRACK FACTS](#) → [REVIEW TREATMENT](#)**See**

Real scenario

Classify

Track / review

Apply

Your business

IN SOLOLEDGER

Expenses + Dashboard

Use category data to see profitability and cash patterns.

One Full Month Inside SoloLedger

Put everything together: receipts, expenses, GST input records and profit visibility.

₹2.4L

Professional receipts

₹55k

Cash expenses

₹6k

GST input recorded

₹1.91L

Illustrative net business-cost-adjusted profit

REAL SOLOLEDGER WORKBOOK

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5	BANK / CASH RECEIVED			GST CASH BUFFER (EST.)			ADDITIONAL TAX RESERVE • 0.0%			SAFE TO SPEND			
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9	Professional Receipts			TDS Credit			Outstanding			Estimated Profit			
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11													
12													
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14	CASH RECEIVED vs PROFESSIONAL RECEIPTS												
15	NEEDS YOUR ATTENTION												
16	ActionValueWhat to do												
17	Reserve gap0Build this cash buffer												
18	Overdue invoices0Follow up on clients												
19	Next advance-tax amount0Review planner												
20	GST threshold progress0%Review as you approach threshold												
21	PROGRESS												

The Dashboard becomes useful only because the underlying Income and Expenses tabs are kept clean.

The value of SoloLedger is the pipeline: accurate transactions → useful summaries → better decisions.

Turn the idea into a real record

EXPENSE SNAPSHOT

Amount₹55,000

VendorMonthly Costs

PurposeMixed freelancer expenses

Proof Keep invoice / receipt

Why this matters

Use the case to decide what to track, what to review and what business insight the cost creates.

TRACK FACTS → REVIEW TREATMENT

See

Real scenario

Classify

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Apply

Your business

IN SOLOLEDGER

Expenses + Dashboard

Use category data to see profitability and cash patterns.

Monthly Expense Close Checklist

Use this at month-end before you trust your profit and Safe to Spend numbers.

- ☐ Review bank transactions
- ☐ Review UPI history
- ☐ Review credit/debit card statement
- ☐ Add cash purchases
- ☐ Fill missing vendors/descriptions

- ☐ Save missing receipts
- ☐ Review GST input entries
- ☐ Flag mixed-use/large purchases
- ☐ Cancel unused subscriptions
- ☐ Check Dashboard + Reports

Monthly close target

When the month is closed, every meaningful payment should be intentionally recorded, excluded or flagged for review.

CA Handoff Checklist

A clean workbook makes professional advice faster because your CA can focus on treatment instead of reconstructing transactions.

- ☐ Income / invoice summary
- ☐ TDS records
- ☐ Expense summary by category
- ☐ Large asset purchases
- ☐ GST input / output records

- ☐ Advance-tax payments
- ☐ Unusual cash payments
- ☐ Mixed-use items
- ☐ Foreign SaaS / cross-border questions
- ☐ Rows marked REVIEW

REAL SOLOLEDGER WORKBOOK

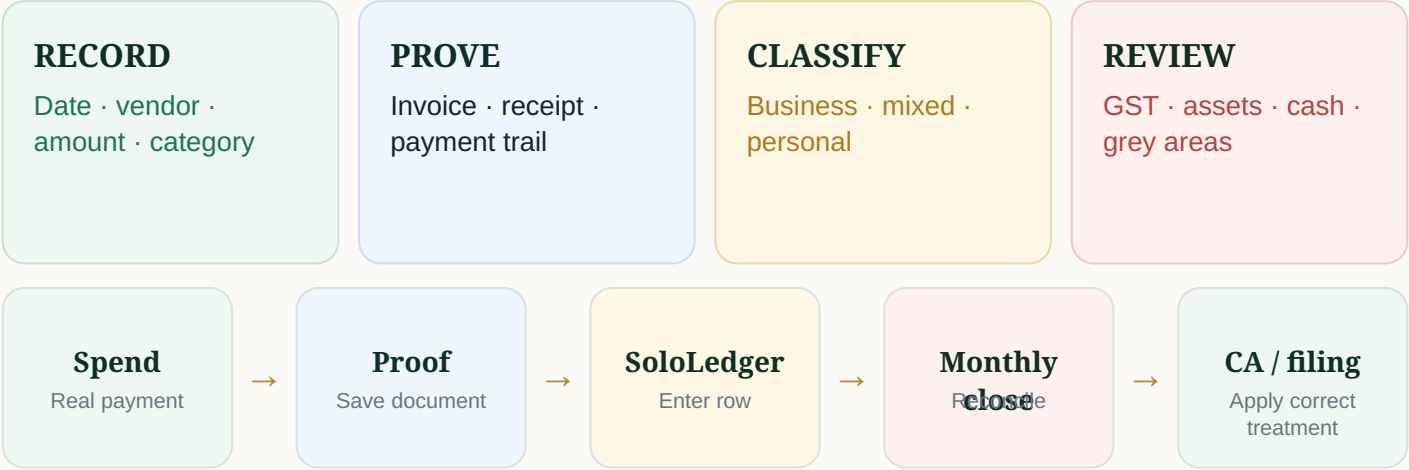
	A	B	C	D	E	F	G	H	I	J
1	SoloLedger Tax Estimate Helper									
2	2026-27 new-regime planning engine for normal-rate income. Designed for estimation, not filing.									
3	Use Auto Slabs for a planning estimate. Switch to Manual if you have special-rate income, taxable income above ₹50L, or want to use your CA's estimate.									
4										
5	YOUR ESTIMATE SETTINGS		LIVE BUSINESS INPUTS			SELECTED ESTIMATE BASIS				
6	Tax Year Supported	2026-27		YTD Professional Receipts	0		Selected Business Income	0		
7	Estimate Mode	Auto Slabs	▼	YTD Net Business Cost	0		Projected Freelance Receipts / Rate Base	0		
8	Resident Individual?	Yes	▼	YTD Estimated Profit	0		Manual Tax Estimate	0		
9	Projection Mode	Annualise YTD	▼	Months Elapsed in FY	6		Other Eligible Tax Credits	0		
10	Business Income Method	Regular Books	▼	Annualised Professional Receipts	0		Auto Engine Status	Auto engine available		
11	Other Normal-Rate Income			Annualised Net Business Cost	0					
12	Custom Annual Business Income			Regular Business Income Base	0					
13	Special-Rate Income Present?	No	▼	Presumptive 50% Income Base	0			Annualising YTD values across 12 months		
14										
15										
16	2026-27 NEW-REGIME TAX ESTIMATE									
17	EST. NORMAL-RATE TAXABLE INCOME		SLAB TAX		REBATE / MARGINAL RELIEF		TAX AFTER RELIEF		HEALTH & EDUCATION CESS	
18	0		0		0		0		0	
19										

Use the workbook's tax helper and planning tabs as discussion inputs - not as a replacement for filing advice.

Best handoff: facts first, questions second. “Here are my transactions; these 7 items need your judgement.”

Quick Reference + Official Sources

Keep this final page as your one-screen reminder of the entire expense system.



Official references used in this guide
Income Tax Department - Income Tax Act, 2025 / Rules, 2026 and business/profession guidance.
CBIC GST - Input Tax Credit Rules and GST invoice rules.

Official reference: <https://www.incometax.gov.in/> · <https://cbic-gst.gov.in/input-tax-credit-rules.html> · <https://cbic-gst.gov.in/gst-invoice-rules.html>

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