DEAFTAX GIG DRIVER COURSE · COMPANION HANDBOOK

The Deaf Gig Driver's Tax Handbook

The 7-Pillar System for Rideshare and Delivery Drivers: Capture Every Mile, Every Dollar, and Every Receipt, Then Hand It Off in ASL

2026 Edition — Tax Year 2026



Joshua R. Beal, MBA

Founder & CEO, DeafTax.com | Former Uber driver recruiter and driver | Native ASL signer

Serving the Deaf community since 2007

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Tax advice disclaimer. This handbook is written for tax year 2026 (returns filed in early 2027). It reflects federal law and IRS figures as published at the time of writing, including changes made by the One Big Beautiful Bill Act of 2025. Tax law and IRS figures change every year, and sometimes in the middle of the year. This is general education. It is not tax, legal, or financial advice for your situation. Nothing here is intended or written to be used, and it cannot be used, to avoid any IRS penalty. State rules vary and are not covered. Confirm anything you act on against your own facts with a qualified tax professional.

Benefits disclaimer. Chapter 1 includes a section on Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI). Those rules belong to the Social Security Administration, not the IRS, and they are applied to each person's own record. That section is general education only. Before you change how much you drive, talk with a Work Incentives Planning and Assistance (WIPA) benefits counselor.

Products named in this book. Banks, cards, and apps are named because drivers ask about them. They are popular options to research, not endorsements. DeafTax.com receives nothing from any of them. Fees, rewards, and features change often. Check the current terms before you sign up.

Examples. The drivers in this book (Mike, Rosa, Tyler, Luis, Keisha, Maria, Devon, and Carlos) are not real people. Their numbers are built from public platform averages and are illustrations, not promises. Your results depend on your own records and your own year.

DeafTax.com and the author are not responsible for errors, omissions, or results arising from the use of this information.

A Message From Joshua



I have sat on every side of this job.

I recruited drivers for Uber. Then I drove for Uber myself. And for 18 years I have prepared tax returns for rideshare and delivery drivers at DeafTax.com. Thousands of returns. I have seen the clean ones and I have fixed the broken ones. I have an MBA in Entrepreneurship, and I am Deaf.

Most people who teach this subject have never completed a single trip. I have done the trips, and I have fixed the returns after they went wrong.

Here is the part that matters most to you. We are having this conversation directly. No interpreter in the middle. Nothing lost on the way through.

You have probably had taxes explained to you before through somebody else. An interpreter who did not know the vocabulary. A hearing family member who half understood it. A preparer typing on a phone. You came away with the shape of it and none of the detail. That is not what happens here. Every idea in this book is explained in plain English, with the numbers on the page where you can check them. The course that goes with this book explains the same ideas in ASL, by me, on camera.

This book has one job. It makes you the best-documented driver your tax preparer has ever seen.

It does not teach you to prepare and file your own return. That is deliberate. Preparing a Schedule C return correctly means knowing which line each number belongs on, how self-employment tax interacts with your income, what your state does differently, and a hundred small things that take years to learn. Doing that once a year, in a second language, on a software screen designed for someone else, is where expensive mistakes happen. You do not need to become a tax preparer. You need to arrive with good records and hand them to someone who already is one. That is what DeafTax.com does, in ASL, with no interpreter. Chapter 14 shows you exactly how.

This book is for you if you drive for money. Uber or Lyft. DoorDash, Uber Eats, Grubhub, or Instacart. Amazon Flex or Walmart Spark. One app or five. Full time, part time, or weekends only. One system covers all of it.

Work through the 7-Pillar System in Part II and you will:

- Capture every deductible mile, dollar, and receipt automatically, without thinking about it.
- Stop being surprised by your tax bill every April.
- Know exactly what to set aside each week, and why.
- Hand your preparer a complete, clean folder in January instead of a shoebox in April.

Driving is your business. This handbook is how you run it.

Joshua R. Beal, MBA

Founder & CEO, DeafTax.com

Former Uber driver recruiter and driver

> **KEY TAKEAWAY**
>
> My promise to you. Build the system in Part II. Keep it running 15 minutes a week. Hand the folder to DeafTax.com in January. That is the whole plan.

Introduction: Two Drivers. Same City. Completely Different Tax Bills.

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WATCH THIS CHAPTER IN ASL

Module 2, Lesson 2.5 — The Most Expensive Misconception

Scan to open the lesson in the DeafTax Gig Driver Course at deaf-driver.systeme.io.



Let me introduce you to Mike and Rosa.

Both are Deaf. Both live in Austin, Texas. Both drive for Uber and Lyft on evenings and weekends, around their other work. Both drove about the same number of hours in 2026. And both received a Form 1099-K from the platforms showing the same gross payments: **$32,000**.

In April 2027, Mike owes the IRS about **$5,600** in federal tax. Rosa owes about **$1,100**.

Same city. Same apps. Same hours. Same $32,000. The difference is about $4,500, every year, and it comes from one thing: records.

Mike's year

Mike thinks of driving as "extra money." The platforms pay him, he spends it, and in April he looks for someone cheap to do his taxes. He has no idea how many miles he drove. He guesses "a lot." He did not save a single receipt. He never looked at his platform earnings summary, so he does not know that the platforms kept about $6,400 in fees out of that $32,000 before paying him.

His return reports $32,000 of income and no expenses. Here is what that produces:

Mike (no records)	Amount
Gross receipts (1099-K)	$32,000
Business expenses claimed	$0
Net profit (Schedule C)	$32,000
Self-employment tax (15.3% of 92.35% of profit)	$4,521
Federal income tax (after standard deduction and QBI deduction)	$1,091
Total federal tax	$5,612

Mike did not set money aside during the year, so he also owes a small penalty for not paying quarterly estimates. And he is paying tax on $6,400 the platforms kept. He never saw that money. He is paying tax on it anyway, because nobody told him it was deductible.

Rosa's year

Rosa treats driving as a small business, because that is what it is. In January she opened a separate checking account and pointed every platform's payouts at it. She installed a mileage app with location permission set to Always. Every driving expense goes on one card. On Sunday nights she spends 15 minutes confirming her trips are classified and her receipts are filed.

Her app recorded 22,000 business miles for the year: 11,000 before July 1 and 11,000 after, which matters because the IRS mileage rate changed on July 1, 2026. Her earnings summaries show the $6,400 in platform fees. Her phone bill, her rider supplies, and her tolls are all on her card statement.

Rosa (7-Pillar System)	Amount
Gross receipts (1099-K)	$32,000
Platform commissions and fees	− $6,400
Business mileage (11,000 × $0.725 + 11,000 × $0.76)	− $16,335
Phone (60% business use)	− $648
Tolls and parking	− $310
Rider supplies and equipment	− $420
Net profit (Schedule C)	$7,887
Self-employment tax	$1,114
Federal income tax (profit is below the standard deduction)	$0
Total federal tax	$1,114

Rosa paid about $4,500 less than Mike. Not because she found a trick. Because she claimed what the law already allowed and could prove every number.

Put the two side by side. Rosa did not earn a dollar less than Mike. She did not drive a different car or work a different shift. She kept records. Over ten years of driving, that difference pays for a car.

KEY TAKEAWAY

You are taxed on your net profit, not on what the platforms paid you. Every deduction you can prove reduces two taxes at once: income tax and self-employment tax. Records are the whole game.

The Five Driver Mistakes

After 18 years of driver returns, I can tell you that almost every overpayment comes from one of five mistakes.

Mistake #1: Not tracking mileage. Mileage is the largest deduction a driver has, by a wide margin. It is also the deduction most often left at zero or guessed. "I probably drove a lot" is not a number the IRS accepts. Pillar 3 (Chapter 6) fixes this.

Mistake #2: Paying tax on money the platform kept. Your 1099-K shows gross payments before the platform's fees. Those fees are a deduction. Drivers who do not know this pay tax on thousands of dollars they never received. Chapter 2 fixes this.

Mistake #3: Mixing business and personal money. One bank account for everything means every deduction has to be dug out of a year of personal spending in April. Most of them never are. Pillars 1 and 2 (Chapters 4 and 5) fix this.

Mistake #4: Not paying quarterly estimated taxes. No platform withholds tax. If nobody sends money to the IRS during the year, the whole bill lands in April with a penalty on top. Pillar 6 (Chapter 9) fixes this.

Mistake #5: Guessing in April. A mileage log built from memory the night before filing, round numbers, and 100% business use are the patterns that attract IRS attention. Pillar 7 (Chapter 10) fixes this.

COMMON MISTAKE

Thinking of these as "loopholes." They are not. The deductions in this book are the law working exactly as written for business owners. Claiming them is not aggressive. Not claiming them is expensive.

How to use this book

This handbook tracks the DeafTax Gig Driver Course, module by module. Each chapter opens with a QR code to the matching course module, where I explain the same material in ASL. Each section is tagged with its lesson number. You can read the chapter, watch the lesson, or do both.

The book is organized in three parts.

Part I: Foundation (Chapters 1–3) explains how driver taxes actually work: why you are a business, what the three taxes are, what your 1099 forms mean, and how net profit is built. Chapter 1 also covers what drivers on SSDI or SSI need to know.

Part II: The 7-Pillar System (Chapters 4–10) is the core of the book. Each pillar is a chapter. Each chapter ends with a checklist. If you do nothing but the checklists, you will be ahead of most drivers filing next year.

Part III: Putting It Together (Chapters 11–14) walks through six driver profiles with full numbers, answers the questions drivers ask most, gives you a 12-month calendar, and shows you exactly how to hand your records to DeafTax.com.

The appendices hold the tools: the handoff packet, a quarterly worksheet, a deduction tracker, every 2026 figure in one place, and the English/ASL tax glossary.

If you are reading this in the middle of the year, read Chapter 6 (mileage) and Chapter 9 (quarterly taxes) first. Those two pillars stop the bleeding fastest. Then start from the beginning.

The 7-Pillar System at a glance

Pillar	What it does	Chapter
1. Business Bank Account	Every payout in, every expense out, nothing personal	4
2. Business Card	One card for every driving expense; the statement becomes your expense log	5
3. Mileage App	GPS tracking of every business mile, set to Always, with date-range reports	6
4. Bookkeeping Tool	A place for the numbers to live, with categories named for Schedule C	7
5. The Receipt Habit	Photo at purchase, filed in ten seconds	8
6. The 15-Minute Weekly Review	Same day every week: classify trips, match receipts, log cash	9
7. The Odometer Anchor	Three photos a year that prove your total miles	10

Set it up over a weekend. After that it runs on 15 minutes a week.

> **DEAFTAX NOTE**
>
> Everything in the system is built so that in January you can tick off nine items on one page (Appendix A), send the folder to DeafTax.com, and go back to driving.

PART I

FOUNDATION

CHAPTER 1

You Are a Business

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WATCH THIS CHAPTER IN ASL

Module 2 — Rideshare Taxes: The Big Picture

Scan to open the lesson in the DeafTax Gig Driver Course at deaf-driver.systeme.io.

IN ONE SENTENCE

The IRS sees you as a business, you are taxed on your net profit (not your gross), and every deduction you prove shrinks two taxes at once.



You are not an employee Lesson 2.1

Here is the single most important shift in your tax life as a driver.

You are not an employee of Uber, Lyft, DoorDash, or any other platform. You are an **independent contractor**. To the IRS, you run a business, and that business is you.

When someone has a regular job, the employer does a lot of quiet work behind the scenes. Every paycheck, the employer holds back federal income tax. It holds back the worker's share of Social Security and Medicare. Then it pays a matching share out of its own pocket. The worker never sees any of that.

When a platform pays you, none of that happens. Nothing is held back. The full amount hits your bank account.

That feels good until April, when you realize none of it was set aside. Setting that money aside was always your job.

And here is the part that surprises most drivers. Because you are now both the employer and the employee, you pay both halves of Social Security and Medicare yourself. Together, that is called **self-employment tax**. I break it down in the next section.

This is not bad news. It is the reason you get deductions an employee could never claim. But the responsibility is yours.

> **KEY TAKEAWAY**
>
> Nobody is withholding tax for you. You are the business.

The three taxes you may owe Lesson 2.2

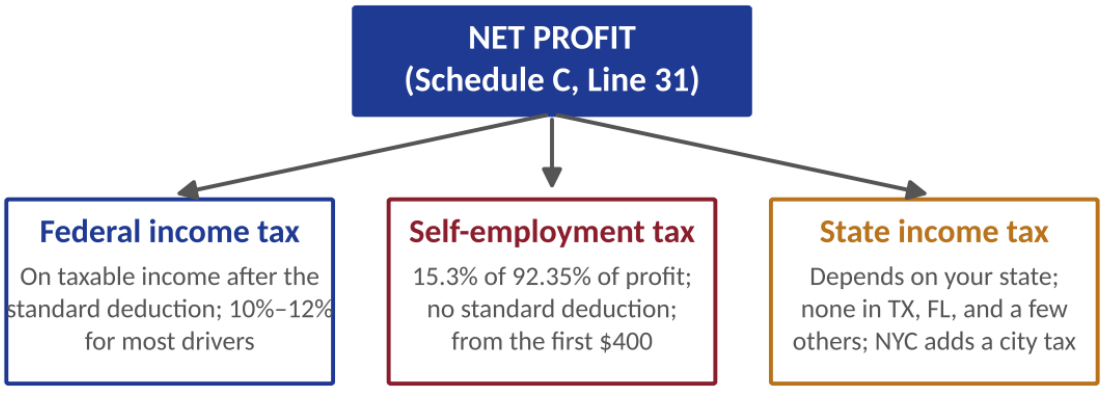
Your tax bill is really three separate taxes. Most drivers blur them together and panic. Separate them and the bill becomes manageable.

Think of three buckets, each filling from the same pool of money: your net profit.

Bucket 1: Federal income tax. This is the tax everyone knows. It is based on your taxable income and your tax bracket. As a driver, it applies to your profit, not your gross fares. For 2026, the first $16,100 of a single filer's income ($32,200 married filing jointly) is covered by the standard deduction and is taxed at 0%. Above that, the brackets start at 10% and 12%.

Bucket 2: Self-employment (SE) tax. This is the one drivers miss. It is 15.3%: 12.4% for Social Security and 2.9% for Medicare. It is the both-halves-of-FICA tax from the last section. It is not reduced by the standard deduction. It applies from the first dollar of profit once your net earnings reach $400 for the year. The 12.4% Social Security part stops at $184,500 of earnings in 2026; the 2.9% Medicare part never stops.

Bucket 3: State income tax. This depends entirely on where you live. A few states (Texas and Florida among them) have none. Most states have one. This book covers federal tax only. DeafTax.com prepares your state return with your federal return, for one fee.



Every deduction you prove lowers the number at the top, and all three buckets shrink.

The three taxes, and what each one is calculated on

From gross income to net profit Lesson 2.3

Now watch how we get to the number all three taxes actually apply to.

Start with your **gross income**: every dollar the platforms paid out for your trips and deliveries, before anything is subtracted.

Subtract your **business deductions**: mileage, platform fees, phone, supplies, tolls.

What is left is your **net profit**.

That net profit drives your self-employment tax. It also flows into your income tax calculation.

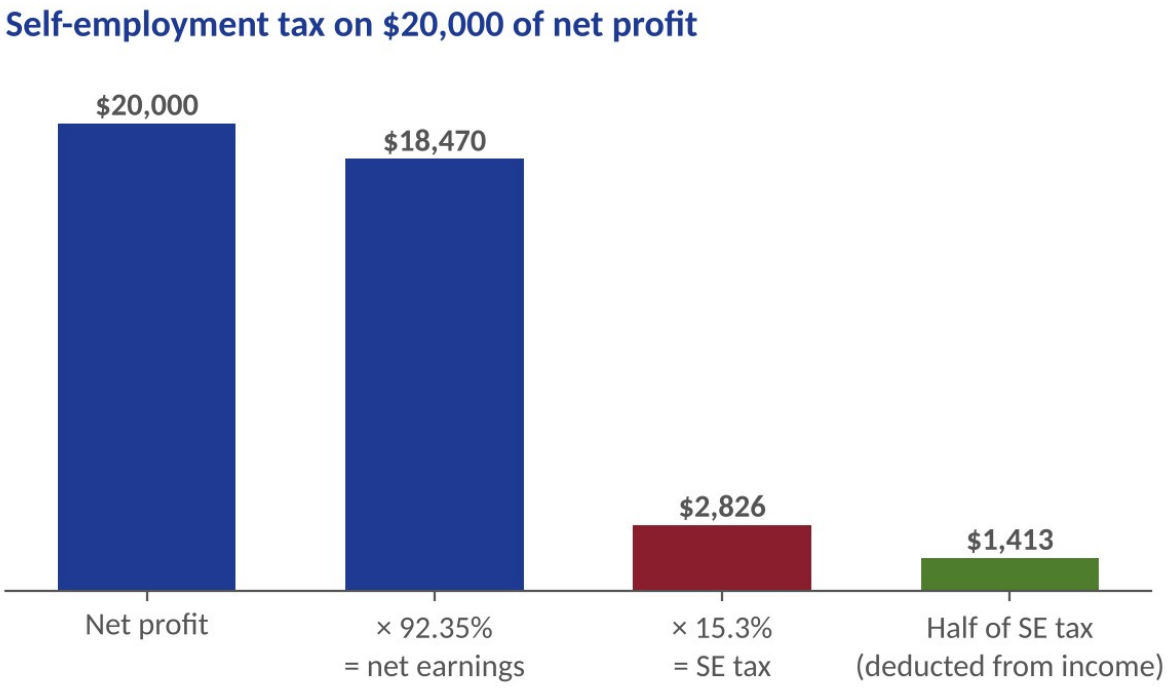
So follow what that means. Every legitimate deduction you claim shrinks the base of two different taxes at the same time. That is why deductions matter so much more for you than for someone with a regular job. One deduction, two taxes reduced.

> **DRIVER EXAMPLE**
>
> Rosa, from the Introduction. Gross $32,000. Deductions $24,113. Net profit $7,887. Her SE tax is 15.3% of 92.35% of $7,887, which is $1,114. Her income tax is $0, because $7,887 is below the $16,100 standard deduction. If she had claimed nothing, her SE tax alone would have been $4,521.

How self-employment tax is actually calculated

Drivers hear "15.3%" and multiply it by their profit. The real calculation is slightly kinder than that, and you should know how it works because it explains two numbers on your return.

1. Take your net profit from Schedule C.
2. Multiply by 92.35%. This is the IRS's way of giving you the same break an employer gets. The result is your **net earnings from self-employment**.
3. Multiply by 15.3%. That is your SE tax.
4. The IRS then lets you deduct half of that SE tax from your income before income tax is calculated. This is automatic. It is called the deduction for one-half of self-employment tax.



Self-employment tax on $20,000 of net profit, step by step

Net profit	Net earnings (× 92.35%)	SE tax (× 15.3%)	Half of SE tax (deducted from income)
$5,000	$4,618	$707	$353
$10,000	$9,235	$1,413	$707
$20,000	$18,470	$2,826	$1,413
$30,000	$27,705	$4,239	$2,119
$50,000	$46,175	$7,065	$3,532

A quick rule for planning: SE tax is about 14.1% of net profit. If your profit is $20,000, expect about $2,800 of SE tax before you think about income tax at all.

Schedule C controls everything Lesson 2.4

There is one form that decides your entire tax bill as a driver. **Schedule C, Profit or Loss From Business.** Everything in this book is, underneath, about getting this one form right.

Schedule C has two parts that matter to you.

Part I is income. Your gross receipts: the fares, delivery pay, and incentives the platforms reported.

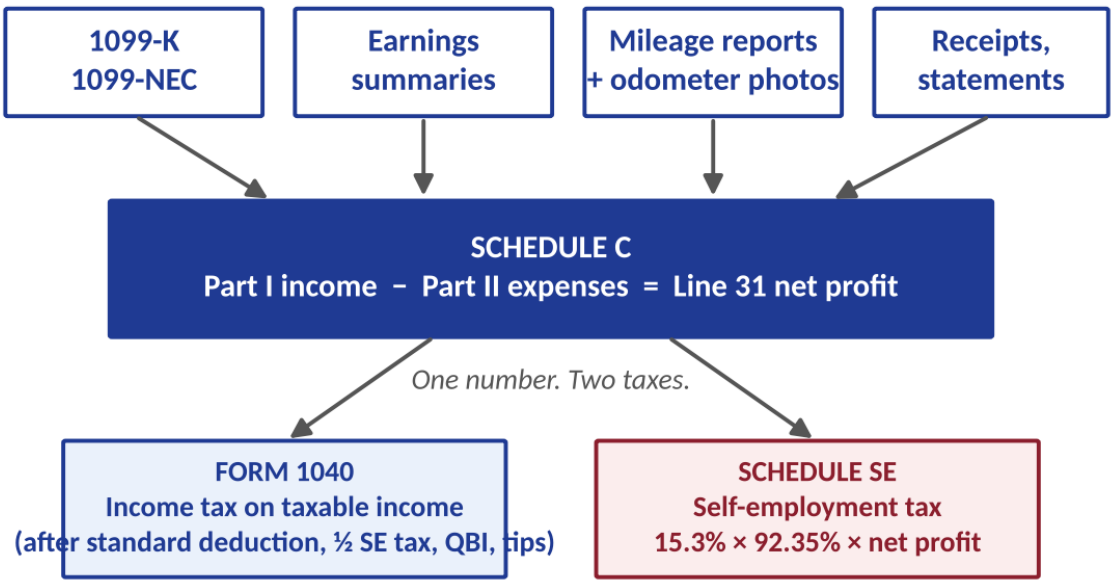
Part II is expenses. Every deduction, line by line. Car and truck expenses (your mileage). Supplies. Utilities (your phone). Commissions and fees (what the platforms kept). Those are the same category names you will set up in Pillar 4 (Chapter 7), and this is why.

Subtract the expenses from the income and you get the bottom line, on **Line 31: net profit**.

Now follow that number, because it goes to two places.

- It flows up onto your **Form 1040**, your main tax return, where it is taxed as income.
- It flows onto **Schedule SE**, where your 15.3% self-employment tax is calculated.

One number. Two taxes. That is the whole machine.



How income flows from the platforms through Schedule C to your Form 1040

So when I say this book is about Schedule C, I mean it literally. Your income documents in Chapter 2 feed the top of it. Your mileage in Chapter 6 and your other deductions in Chapter 8 fill in the expenses. Quarterly taxes in Chapter 9 are how you pre-pay what this form reveals you owe.

Keep this form in your mind as the destination for everything else.

The most expensive misconception Lesson 2.5

Let me show you the most expensive mistake I see drivers make. It is a misunderstanding that costs real people thousands of dollars a year.

Most drivers believe they owe tax on everything the platform paid them. If Uber says you made $32,000, they brace to be taxed on $32,000.

That is not how it works. And believing it does one of two things: it frightens people out of driving, or it makes them overpay.

Picture the two drivers from the Introduction again. Both have $32,000 on their 1099-K. Mike claims nothing and is taxed on $32,000. Rosa tracked her miles and kept her records, and after legitimate deductions her taxable profit is under $8,000. Same earnings. Same car. Same work. The only difference is records.

The difference in their federal tax bills is about $4,500, every year. Over ten years of driving, that is a down payment on a house, between two people who did exactly the same job.

These deductions are not loopholes. They are the law working exactly as intended for business owners. This book is how you become Rosa.

> **COMMON MISTAKE**
>
> Underclaiming out of nervousness. Drivers who are afraid of the IRS often leave off real deductions "to be safe." That is not safe. It is expensive, and it does nothing to reduce scrutiny. A complete, honest, documented return is the safe return. Chapter 10 explains why.

The automatic deductions you did not know you had

Two more deductions happen on your Form 1040 without any receipts. They come from the structure of being self-employed. Your preparer handles both. You should know they exist, because they change your planning numbers.

One-half of self-employment tax. Explained above. About 7.65% of your net earnings comes off your income before income tax is calculated.

The qualified business income (QBI) deduction. This lets most self-employed people deduct 20% of their net business income from their taxable income. It does not reduce self-employment tax, but it reduces income tax. The One Big Beautiful Bill Act made this deduction permanent, and starting in 2026 it includes a minimum $400 deduction if you have at least $1,000 of active business income. A driver with $20,000 of net profit typically gets a QBI deduction of a little under $4,000.

Neither of these requires you to do anything. They are part of why Mike, with $32,000 of profit and no records, still paid "only" $5,612. Imagine what he would have paid with records.

Four questions every new driver asks

"Do I need an LLC?" No. In 18 years I have never seen a driver's tax bill go down because of an LLC. A single-member LLC is taxed exactly like a sole proprietor: same Schedule C, same self-employment tax. It can offer

some legal separation, which is a question for an attorney, not a tax question. It costs money to form and to maintain in most states. Drive as a sole proprietor. Revisit the question only if you grow into a fleet.

"What if I lose money?" If your deductions are larger than your gross receipts, Schedule C shows a net loss. A loss from a real business offsets your other income, such as W-2 wages, and can reduce your tax. But a loss every year invites the question of whether you are running a business or a hobby. The IRS looks at whether you work at it like a business: separate records, regular activity, an intent to profit. The 7-Pillar System is, among other things, the proof that you do. Most drivers on standard mileage show a modest profit, not a loss.

"Does my filing status matter?" Yes, for income tax. The standard deduction is $16,100 for a single filer and $32,200 for a married couple filing jointly in 2026, and the brackets are wider for joint filers. Self-employment tax does not care about filing status; it is 15.3% of 92.35% of your profit either way. If you are married, your spouse's income and withholding change the quarterly plan. Bring both of you to the handoff.

"My spouse and I both drive. One business or two?" Two. Each of you files your own Schedule C for your own driving, even on a joint return, so that each of you earns Social Security credit for your own work. If you share one car, split the miles by who was driving; your app's trip log shows which phone recorded the trip.

If you receive SSDI or SSI



Many Deaf drivers receive Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI), and drive to add to it. No other driver tax book covers this, and the rules are not hard to understand once someone explains them in plain language.

I am going to give you the mechanics. Then I am going to tell you to talk to a benefits counselor before you change anything, and I mean it.

First, the rules belong to Social Security, not the IRS. The Social Security Administration (SSA) has its own definitions of income and work. You can be completely correct on your tax return and still have a problem with SSA if you did not report your work. The two systems talk to each other: SSA receives your Schedule SE information from the IRS after you file.

Second, SSA counts your net earnings, not your gross. This is the single most important fact in this section. SSA looks at your **net earnings from self-employment (NESE)**, which is your Schedule C net profit multiplied by 92.35%. It does not look at the $32,000 on your 1099-K. It looks at what is left after your business deductions. Mike and Rosa would be treated very differently by SSA, for the same reason they are treated

differently by the IRS. For a driver on benefits, the 7-Pillar System is not just about tax. It is how you prove to SSA what you actually earned.

Third, SSA looks at hours, not only dollars, when you are self-employed. For a wage earner, SSA mostly counts dollars. For a self-employed person it also counts time, because business owners can control how profit shows up. Keep a simple record of the hours you drive each month. Your mileage app's trip log already shows this.

SSDI: the figures and the stages

SSDI has a set of work incentives that let you test working without losing benefits right away.

- **Trial Work Period (TWP).** You get 9 trial work months within a rolling 60-month window. During those months you keep your full SSDI check no matter how much you earn. For 2026, a month counts as a trial work month if your NESE is more than **$1,210** in that month, **or** if you work more than **80 hours** in the business that month, even if you earned less.
- **After the TWP: the SGA test.** Once the 9 months are used, SSA asks each month whether your work is "substantial gainful activity" (SGA). For 2026, the SGA amount is **$1,690** per month of countable earnings (**$2,830** if you are blind). For a self-employed person in the first 24 months of benefits, SSA also looks at whether your services are significant to the business and whether your work is comparable to an unimpaired person's work. After 24 months, the test is mainly countable income.
- **Extended Period of Eligibility.** For 36 months after the TWP, if your earnings drop below SGA in any month, benefits can restart for that month without a new application.

SSI: averaged, not month-by-month

SSI works differently. SSA takes your NESE for the whole year, divides it by 12, and treats that as your monthly earned income, even if you earned it all in the summer. After the standard exclusions (the first $65 of earned income each month, plus $20 of any income), SSI is reduced by $1 for every $2 of remaining earned income. The 2026 federal SSI benefit rate is **$994** per month for an individual.

For SSI, SSA needs an estimate of your NESE when you start driving, and your actual Schedule C and Schedule SE at the end of the year. Report both.

Two things that help you

Impairment-related work expenses (IRWE). Costs you pay because of your disability, so that you can work, can reduce the earnings SSA counts. The visual alert devices and communication tools you buy as a Deaf driver (Chapter 8) may qualify. This is separate from the tax deduction and is claimed with SSA, not the IRS. Keep the receipts for both.

Reporting. Report your self-employment to SSA when you start, and report changes. If SSA finds out from your tax return a year later, you may be asked to repay benefits. If you reported, you are protected.

Who to talk to

Every state has free **Work Incentives Planning and Assistance (WIPA)** projects with certified benefits counselors. They will run your exact numbers. The Ticket to Work Help Line is 1-866-968-7842 (voice) or 1-866-833-2967 (TTY); Deaf callers can use VRS. Ask for a referral to your local WIPA. DeafTax.com can prepare your tax return correctly, and we are glad to explain what the return says. The benefits decision itself is one you should make with a benefits counselor who has your SSA record in front of them.

> **DEAFTAX NOTE**
>
> Do not stop tracking deductions because you are on benefits. The opposite is true. Your deductions are what keep your counted earnings accurate. A driver on SSDI who skips the mileage app can look, on paper, like someone earning twice what they actually earned.

KEY TAKEAWAY

SSA counts net earnings and hours, not your gross 1099-K. Trial work month: $1,210 or 80 hours. SGA: $1,690 a month (2026). Report your work to SSA when you start. Talk to a WIPA counselor before you change how much you drive.

Chapter 1 Checklist

- ☐ I understand that I am a business and nobody withholds tax for me.
- ☐ I can name the three taxes: federal income tax, self-employment tax (15.3%), and state income tax.
- ☐ I know I am taxed on net profit (Schedule C, Line 31), not on gross payments.
- ☐ I know every deduction reduces both income tax and self-employment tax.
- ☐ I know the half-SE-tax deduction and the QBI deduction happen automatically on my return.
- ☐ If I receive SSDI or SSI: I have reported my driving to SSA and contacted a WIPA counselor.

CHAPTER 2

Your Income Documents Decoded

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WATCH THIS CHAPTER IN ASL

Module 3 — Your Income Documents Decoded

Scan to open the lesson in the DeafTax Gig Driver Course at deaf-driver.systeme.io.

IN ONE SENTENCE

Report the full gross from your 1099s, deduct the platform fees separately, and reconcile everything against your earnings summaries before you file.



The 1099-K Lesson 3.1

Let me decode the document that confuses drivers most.

Form 1099-K comes from the payment network, which for a rideshare driver is the platform. It reports the **gross** amount of payments processed for you during the year. The key word is gross.

First, who gets one. For 2026, a platform is only required to send you a 1099-K if your gross payments were more than **$20,000 and** you had more than **200 transactions**. (Congress restored that threshold in 2025 after several years of confusion about a lower one.) Uber and Lyft typically issue the 1099-K for ride payments. Some states require platforms to issue them at lower amounts.

So if you drove part time, you may not receive one at all.

Here is the part people get wrong. That does not mean the income is tax-free. You owe tax on every dollar of profit whether or not a form shows up. And you must file a return if your net earnings from self-

employment are **$400** or more. The form is a reporting convenience for the IRS. Your obligation does not depend on it existing.

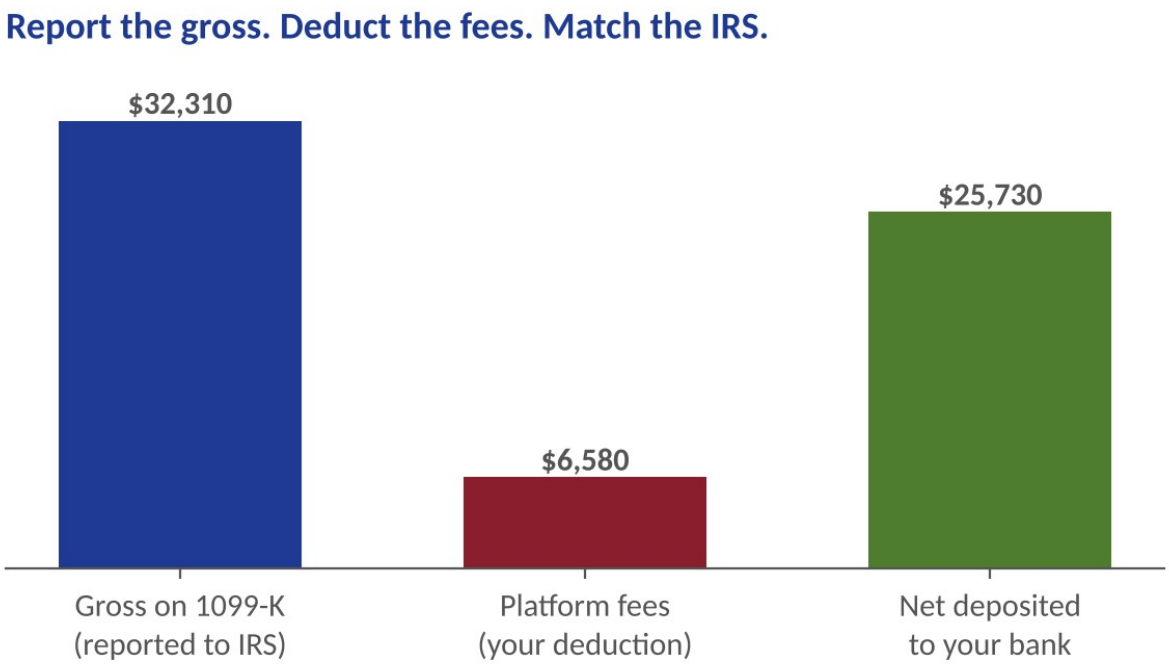
Now, if you do get a 1099-K, you will notice the number is bigger than what landed in your bank. Sometimes much bigger. That is because the gross figure includes the platform's fees and commissions. The service fee, the booking fee, the platform's cut: all of it is inside the gross number, then subtracted before you were paid.

This is good news, not bad. **Those fees are a deduction.**

But you have to handle it correctly. You report the full gross from the 1099-K as your income. Then you deduct the platform fees separately as a business expense, on the Commissions and Fees line of Schedule C.

If you only report what hit your bank, your income will not match what the platform told the IRS. That mismatch is exactly what triggers a **CP2000 notice**, the automated letter saying your numbers do not agree.

> **KEY TAKEAWAY**
> Match the 1099-K. Deduct the fees separately. That is how you avoid the letter entirely.



Why your 1099-K is bigger than your bank deposits: gross payments, platform fees, and what you received

The 1099-NEC, 1099-MISC, and other payments Lesson 3.2

Some of your money arrives on a different form. **Form 1099-NEC.** NEC stands for non-employee compensation.

For rideshare drivers, this is usually incentives, bonuses, quest payments, and referral fees: money the platform paid you that was not a passenger fare. For delivery drivers, the 1099-NEC is often the main form. DoorDash (through Stripe), Instacart, Amazon Flex, and Walmart Spark generally report your delivery pay on a 1099-NEC rather than a 1099-K.

For 2026, a company must send you a 1099-NEC if it paid you **$2,000 or more** during the year. That threshold went up from $600 and will be adjusted for inflation starting in 2027. A platform that paid you $1,400 will send nothing. The income is still taxable.

You may also see a **Form 1099-MISC**. MISC stands for miscellaneous income. Some platforms use it for certain incentive or settlement payments.

All of it is business income. All of it goes onto the same Schedule C, added to your fare income.

The platform might report a payment on a 1099-NEC, on your earnings summary, or both. Your job is to make sure every dollar is counted once. Not twice, and not zero times.

And what about money no form was issued for? A cash tip. A small referral. A platform that paid you under the threshold. It is still income. It is still your responsibility to report it.

The honest approach is also the safe one: report everything, deduct everything you are entitled to, and keep the records. Under-reporting income is the fastest way to turn a routine return into a real problem.

Form	Who sends it	What it reports	2026 threshold
1099-K	Payment platforms (Uber, Lyft, some others)	Gross payments processed, before fees	Over $20,000 and over 200 transactions
1099-NEC	Platforms paying you directly (DoorDash/Stripe, Instacart, Amazon Flex, Spark); also Uber/Lyft for incentives	Non-employee compensation	$2,000 or more
1099-MISC	Occasionally, for other payments	Miscellaneous income	$2,000 or more
No form	Any platform below the threshold; cash tips	Still your income	Report it anyway

Your platform earnings summary Lesson 3.3

Your single best tool for getting the numbers right is the **annual earnings summary** inside each driver app.

Unlike the 1099-K, the summary breaks everything down: gross fares, the platform's fees, tips, tolls passed through to you, incentives, and sometimes your online miles. Line by line. This is the document that lets you reconcile.

Where to find it:

- **Uber:** Driver app → Account → Tax Information → annual Tax Summary for the year.
- **Lyft:** Driver Dashboard → Tax Center → annual summary.
- **DoorDash:** Stripe Express account (DoorDash emails the link in January) for the 1099-NEC; the Dasher app's Earnings tab for weekly detail.
- **Uber Eats:** Same Tax Summary as Uber rides; delivery and rides appear together.
- **Instacart:** Shopper app → Earnings; the 1099-NEC arrives by email or through Stripe.
- **Amazon Flex:** Flex app → Earnings; tax forms through the Amazon Flex tax portal.
- **Walmart Spark:** Spark Driver app → Earnings; tax forms by email or portal.

- **Grubhub:** Driver app → Earnings; tax forms by email in January.

Download the PDF for every platform you drove for and save it in your tax folder.

Here is how you use it. Take the gross fares from your summary. That should line up with the gross on your 1099-K. Then the summary shows you exactly which fees to deduct. Your reported income matches what the platform told the IRS, and your deductions capture the fees. Both at once.

If the 1099-K and the summary disagree, investigate before you file. Usually it is a timing difference: a payment that landed in January instead of December.

> **KEY TAKEAWAY**
> Reconcile first. File second.

Reading a rideshare tax summary, line by line

Here is what a typical annual tax summary from a rideshare platform looks like, with what each line means for your return. The labels vary by platform; the structure does not.

Line on the summary	Example	What it is	Where it goes
Gross trip earnings (fares)	$28,400	What riders paid for trips, before the platform's cut	Part of gross receipts
Tips	$1,900	Voluntary tips from riders	Part of gross receipts; also the basis of the tips deduction
Promotions, quests, incentives	$1,700	Bonuses the platform paid you	Part of gross receipts (may also appear on a 1099-NEC)
Tolls and surcharges passed through	$310	Money collected from riders to reimburse your tolls	Part of gross receipts; you also deduct the tolls you paid
Total gross (matches 1099-K Box 1a)	$32,310	What the platform reported to the IRS	Schedule C gross receipts
Service fee	–$5,200	The platform's commission	Commissions and fees deduction
Booking fee	–$1,200	A per-trip fee retained by the platform	Commissions and fees deduction
Other fees (airport, regulatory)	– $180	Fees the platform remitted on your behalf	Commissions and fees deduction
Net payout (matches your bank deposits)	$25,730	What you received	Not entered anywhere; a check figure
Online miles	20,850	Miles the app logged while you were online	A cross-check against your own log, not the deduction

Two things to notice. The total gross is larger than the net payout by exactly the fees, and the fees are a deduction. And the "online miles" figure is useful as a sanity check (your own log should be in the same

neighborhood or higher, since it also captures miles between apps and to the gas station), but it is not an IRS mileage log, because it has no per-trip detail you can produce.

What if a 1099 is wrong?

It happens. A 1099-K with the wrong name or Social Security number, a 1099-NEC that double-counts an incentive, a form from a platform you never drove for.

Do not ignore it, and do not just report the wrong number. Contact the platform's support through the app and ask for a corrected form. Keep the request in writing. If the corrected form does not arrive before you file, your preparer reports the correct income and attaches an explanation, with the earnings summary as proof. The IRS matching program will see a difference; a documented explanation on the return is what stops the letter.

If you receive a 1099 for income you never got, which can happen with identity theft, tell your preparer immediately and report it to the platform. The IRS has a process for this (Form 14039), and the earlier it starts, the better.

Multi-platform income: keeping it organized Lesson 3.4

If you drive for more than one platform, here is the rule that keeps it simple. **It is all one business.**

Uber, Lyft, DoorDash, Instacart: they all go on a single Schedule C. You are one self-employment business that happens to use several apps. You do not file a separate Schedule C for each one.

So the process is the same for each platform. Download the earnings summary. Note the gross income. Note the fees. Then add up all the gross income across every platform to get your total business income, and add up all the fees to deduct. One total in. One total of fees out.

The one mistake to avoid is double-counting: entering the same incentive from both the 1099-NEC and the earnings summary, for example. Use the summary as your master record. Check it against the forms. Count every dollar exactly once.

Keep a simple grid. One row per platform. A column for gross, a column for fees, a column for tips, and a total at the bottom.

Platform	Form received	Gross reported	Platform fees	Tips included	Net paid to you
Uber	1099-K				
Lyft	1099-K				
DoorDash	1099-NEC				
Instacart	1099-NEC				
Totals					

That grid is what you hand to your preparer. It is the single most useful thing you can arrive with.

Tips, and the new tips deduction

Tips are income. Cash tips, in-app tips, all of it. Report them. Most of your tips are already inside your 1099-K or 1099-NEC total, and your earnings summary shows the tip amount on its own line.

Starting with tax year 2025, there is a new federal deduction for **qualified tips**, created by the One Big Beautiful Bill Act and in effect through 2028. The IRS's list of occupations that qualify includes "taxi and rideshare drivers and chauffeurs" and "goods delivery people." Drivers are in.

How it works:

- You can deduct up to **$25,000** of qualified tips per year from your income for income tax purposes.
- Only voluntary tips from customers count. A mandatory service charge is not a tip.
- The tips must be reported to the IRS on a form: your 1099-K, 1099-NEC, or 1099-MISC. This is one more reason the earnings summary matters, because it shows the tip amount separately.
- For a self-employed driver, the deduction cannot be more than your net profit from driving.
- It phases out when your modified adjusted gross income is above $150,000 ($300,000 married filing jointly).
- You need a valid Social Security number, and married couples must file jointly.

Two honest limits. First, this deduction reduces **income tax only**. It does not reduce self-employment tax. Second, if your net profit is already below the standard deduction, as Rosa's is, your income tax is already $0 and the tips deduction cannot go below zero. The drivers who benefit most are those with a W-2 job alongside driving, or with higher profit. Chapter 11 shows both cases.

Your preparer will claim this for you. Your job is to make sure your tips are on your earnings summary and in your income grid.

> **DEAFTAX NOTE**
>
> Cash tips that never went through the app are still income, but they are not "qualified tips" for the deduction unless they are reported on a form. Report them as income either way.

Chapter 2 Checklist

- ☐ I know which forms to expect from each platform I drive for (1099-K, 1099-NEC, or none).
- ☐ I have downloaded the annual earnings summary PDF from every platform.
- ☐ I report the full gross from my 1099s and deduct platform fees separately.
- ☐ My income grid is filled in: one row per platform, gross, fees, tips, net.
- ☐ Every dollar is counted exactly once, including tips and payments with no form.

CHAPTER 3

Run It Like a Business

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WATCH THIS CHAPTER IN ASL

Module 1 — Welcome & How This Course Works

Scan to open the lesson in the DeafTax Gig Driver Course at deaf-driver.systeme.io.

IN ONE SENTENCE

Set money aside as you earn it, work to a yearly rhythm, and do the three things in this chapter today.



Chapters 1 and 2 explained what the tax system sees. This short chapter is about how you behave, starting today, so that the system in Part II has something to run on.

"Extra money" versus a business

Most drivers start the way Mike did. Driving is "extra money." It gets spent. In April, somebody cheap does the taxes.

The drivers who do well treat it as a business, because to the IRS that is what it is. That does not mean forming a company. You are a **sole proprietor** by default, without filing anything. It means three habits: keep the money separate, track what the business spends, and pay the business's taxes during the year instead of all at once.

The set-aside habit

The most common driver emergency I see is not an audit. It is April. The return is finished, the number is $3,400, and the money was spent in October.

The fix is simple. Every time a payout lands, move a fixed percentage into a separate savings bucket and leave it there.

How much? For most drivers, set aside **25% to 30% of net profit**. If you do not know your profit yet, start with **20% of every payout** and adjust once you have a few months of data. Some business bank accounts (Pillar 1) will do this automatically.

Why that range? Self-employment tax is about 14% of profit. Federal income tax on the rest is 0% to 12% for most drivers. State tax, if you have one, adds a few percent. The quarterly chapter (Chapter 9) uses 27% as a planning number. It is a teaching shortcut, not a filing calculation, and it is close enough to keep you out of trouble.

If you set aside too much, you get it back as a refund or carry it into next year's first payment. If you set aside too little, April hurts. Round up.

The driver's annual rhythm

Your year has a shape. Learn it and nothing surprises you.

When	What happens
January 1	Odometer photo #1. Start a new tax-year folder.
January 15	Last quarterly payment for the previous year is due.
Late January	1099-K and 1099-NEC forms arrive. Earnings summaries are posted.
February	Assemble the handoff packet (Appendix A). Send it to DeafTax.com.
April 15	Previous year's return is due. First quarterly payment for this year is due.
June 15	Second quarterly payment.
June 30	Odometer photo #2 (the mid-year anchor).
September 15	Third quarterly payment.
December 31	Odometer photo #3. Export mileage reports. Download earnings summaries as soon as posted.

Chapter 13 expands this into a full 12-month calendar.

Three things to do today Lesson 1.2

Before you read another chapter, do these three things. They pay you back more than anything else in the book.

1. Install a mileage-tracking app. Today. Not in Chapter 6. Today. Every day you wait is mileage you cannot prove later, and mileage is the biggest deduction you have. Set location permission to **Always**. Chapter 6 explains which app and why, but any of the four I name there beats a notebook, and a notebook beats nothing.

2. Photograph your odometer right now and save it with today's date. That single photo anchors your whole mileage record from this day forward.

3. Start a folder. Digital or physical. Name it with the tax year. Pull your income documents into it: your 1099-K, any 1099-NEC, and your platform earnings summaries. Your preparer will need them in filing season.

A note about money in the Deaf community

I want to say one more thing before the system starts.

Many of us grew up without anyone explaining money to us in our language. Tax forms arrived in English, were explained through someone else, or were not explained at all. A lot of Deaf adults carry the feeling that taxes are a trap waiting to close.

They are not. Taxes are a set of rules, and the rules for business owners are mostly in your favor if you keep records. Every chapter in this book is me explaining those rules to you directly, once, properly. After that, they are yours.

> **KEY TAKEAWAY**
>
> Set aside 20% of every payout until you know your real number. Install the mileage app today. Photograph your odometer today. Start the folder today.

Chapter 3 Checklist

- ☐ I set aside a fixed percentage of every payout in a separate savings bucket.
- ☐ I installed a mileage app and set location to Always.
- ☐ I photographed my odometer and saved the photo with today's date.
- ☐ I started a tax-year folder and put my income documents in it.
- ☐ I put the four quarterly due dates and June 30 in my phone calendar.

PART II

THE 7-PILLAR SYSTEM

Setting Up the System in One Weekend



Part II is seven chapters, one per pillar. Read them in order; each one assumes the last. But you do not need to read all seven before you start. Here is the setup, scheduled.

When	What you do	Time	Chapter
Today, before anything else	Install a mileage app. Set location to Always. Photograph your odometer.	15 minutes	6, 10
Saturday morning	Choose and open a business checking account. Point every platform's payouts at it.	45 minutes	4
Saturday afternoon	Choose a business card (or decide to use the debit card). Apply. Change the saved payment method on your phone bill, fuel app, and toll account.	30 minutes	5
Sunday morning	Finish configuring the mileage app: home address, classify your first trips, generate a test report.	20 minutes	6
Sunday afternoon	Choose a bookkeeping level. Name your categories for Schedule C. Connect the bank and card feeds.	45 minutes	7
Sunday evening	Set a weekly 15-minute review reminder. Put the four quarterly dates and June 30 and December 31 in your calendar. Create your tax-year folder in the cloud.	15 minutes	8, 9, 10
Every week after	The 15-minute review.	15 minutes	9

About three hours, once. After that the system runs on 15 minutes a week, and tax season is an afternoon.

If you are reading this mid-year, do the same weekend, then add the recovery sweep from Chapter 10 on Sunday evening.

CHAPTER 4

Pillar 1 — Your Business Bank Account

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WATCH THIS CHAPTER IN ASL

Module 0, Lessons 0.1–0.3 — You Are a Business · Choose Your Bank · Open the Account and Route Your Payouts

Scan to open the lesson in the DeafTax Gig Driver Course at deaf-driver.systeme.io.

IN ONE SENTENCE

One separate checking account. Every driving payout in. Every driving expense out. Nothing personal, ever.



Why the system comes first Lesson 0.1

Before we talk about a single bank, let me explain why Part II is built the way it is.

The size of your tax bill is decided by how completely you capture your expenses. Miss them, and you are taxed as if you never had them. So the first job is not learning tax law. The first job is building a system that catches everything automatically, before you need to know a single rule.

The seven pillars come in a sequence. Pillars 1 through 4 are tools: a bank account, a card, a mileage app, a bookkeeping tool. For each one you choose, then you set it up. Pillars 5 through 7 are habits that tie the tools together: the receipt habit, the weekly review, and the odometer anchor.

Set it up over a weekend. After that it runs on 15 minutes a week. One system, whether you carry passengers or food. Most of you do both.

What a separate account does for you Lesson 0.2

Pillar 1 is a separate bank account for driving, and nothing else.

Here is what it does. Every payout from every app lands in one place. Every business expense is paid out of that same place. The moment you do this, half your bookkeeping is already finished. Your driving money is separated from your grocery money without you lifting a finger.

It matters for more than convenience. If your return is ever reviewed, a clean separation is obvious and easy to defend. A single mixed personal account is not. An IRS examiner who sees rideshare payouts, rent, and groceries in one account has to decide which of 900 transactions were business. You do not want that person guessing.

You do not need a corporation for any of this. You are a sole proprietor by default. You can open a business checking account with your Social Security number, or with an **EIN** (Employer Identification Number), which is free at IRS.gov and takes about ten minutes. An EIN is optional for a sole proprietor, but it lets you put a business number on forms instead of your Social Security number.

> **KEY TAKEAWAY**
>
> The brand matters far less than the habit. Any separate account beats no separate account.

Choosing an account: the criteria

Judge any account on five things.

5. **Monthly fee.** Many online business accounts have none. Traditional banks often charge $10 to $20 a month unless you keep a minimum balance.
6. **Tax set-aside feature.** Some accounts estimate tax on every deposit and move it into a separate bucket automatically. For a driver, this solves the single most common problem: spending the tax money by accident.
7. **Interest on your balance.** If you keep a cash reserve (and your tax set-aside is a cash reserve), interest matters.
8. **Expense categorization.** Some accounts tag transactions and export them to your bookkeeping tool.
9. **Access.** Branches and in-person service, or app-only. Decide which you actually need.

The accounts drivers ask about

These are popular options to research, not endorsements. Features and fees change often. Check current terms before you apply.

Account	Built for	Standout feature	Watch for
Found	Self-employed people	Automatic tax set-aside on every deposit; built-in bookkeeping	App-only; no cash deposits at most locations
Bluevine	Small businesses with a cash reserve	Pays interest on checking balances; your tax savings grow while they sit	Interest may require meeting monthly activity rules
Novo	Digital-first sole proprietors	Clean app; integrations with bookkeeping tools; no monthly fee	Online only
Lili	Gig workers	Tax buckets and automatic expense categorization; optional paid tiers	Best features are in paid plans

Account	Built for	Standout feature	Watch for
Traditional bank business checking	Drivers who want branches	In-person service; cash deposits	Monthly fees unless you keep a minimum balance

If you want the tax set-aside done for you, Found and Lili are built for exactly that. If you want branches and cash deposits, open a business account where you already bank. Pick one before you finish this chapter. The next section is where we open it.

Open it and route your payouts Lesson 0.3

You have chosen an account. Now open it and move your money. This is one sitting, about 20 minutes.

Opening it. The application asks how your business is set up. Choose **sole proprietor**. That is what you are, and it is the simplest answer. Then your Social Security number, or your EIN if you have one. Some accounts ask for a small opening deposit; most do not.

That part is easy. Here is the part drivers skip, and skipping it undoes everything.

Route every payout. An account with no money flowing into it does nothing. Go into every driving app you use, every single one, and change your payout destination to the new account. Uber. Lyft. DoorDash. Instacart. Amazon Flex. Whichever ones pay you.

Do it today, while the account details are in front of you. If you leave it for later, you will drive for another month and those payouts will land in your personal account, and that month will be a mess forever.

The discipline. Driving money in. Driving expenses out. Nothing else touches this account.

Not your rent. Not your groceries. Not a transfer to a friend. The moment personal spending appears on this statement, you have re-created the problem you just solved.

When you need money for yourself, move it to your personal account in one clean transfer. That transfer is not an expense. It is you paying yourself, and it is easy to explain.

> **COMMON MISTAKE**
>
> Opening the account and leaving the payouts pointed at your personal checking. I see this every year. The account exists, the statements are empty, and the driver's real records are still buried in personal spending.

Chapter 4 Checklist

- ☐ I chose a business checking account.
- ☐ I opened it as a sole proprietor (with my SSN or EIN).
- ☐ I changed the payout destination in every driving app to the new account.
- ☐ I set up a tax set-aside: automatic through the bank, or a manual transfer of 20% of every payout.
- ☐ Rule: nothing personal in this account. I pay myself by one clean transfer.

CHAPTER 5

Pillar 2 — Your Business Card

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WATCH THIS CHAPTER IN ASL

Module 0, Lessons 0.4–0.5 — Choose Your Business Card · Put Every Driving Expense on It

Scan to open the lesson in the DeafTax Gig Driver Course at deaf-driver.systeme.io.

IN ONE SENTENCE

One card for every driving expense, paid in full every month, with nothing personal on it. The statement becomes your expense log.



What a dedicated card does Lesson 0.4

A dedicated card does two jobs for you.

The first you already understand from the bank account. It separates and records your spending automatically. Every charge on that statement is a potential deduction, already itemized, already dated. You are getting bookkeeping for free.

The second job is new. A business card earns rewards on money you were going to spend anyway. Gas you have to buy. A phone bill you have to pay. That is real money coming back, often a few hundred dollars a year for a full-time driver.

But before I compare anything, one rule, and it is not optional.

Pay the balance in full every month. Carry a balance and the interest wipes out the rewards immediately, and then the card is costing you money instead of tracking it. If you are not confident you can do that, use the **debit card** on your business account instead. The tracking is what matters. The rewards are a bonus.

Credit card or debit card?

	Business credit card	Business debit card
Tracks expenses on one statement	Yes	Yes
Earns rewards	Usually	Rarely
Builds business credit history	Yes	No
Risk of interest charges	Yes, if you carry a balance	None
Requires credit approval	Yes	No
Best for	Drivers who pay in full every month	Drivers who want zero risk

Either one completes Pillar 2. Choose the one you will use correctly.

Choosing a card: the criteria

1. **No annual fee.** A driver's spending does not justify a fee card.
2. **Rewards where you actually spend.** Gas stations, phone and internet service, and online shopping are where a driver's money goes.
3. **A spending cap you will not hit.** Category rewards often stop after a yearly limit. Check it against your fuel spending.
4. **Sole-proprietor friendly.** You can apply with your own name and Social Security number. You do not need a corporation or business history.
5. **Statement export.** You will connect this card to your bookkeeping tool in Chapter 7. Almost every card allows it.

The two card types drivers like

Two approaches come up again and again, both with no annual fee. Rewards and terms change often, so check the current terms before you apply.

The category card. It pays elevated cash back in specific categories, typically phone and internet service, and a strong rate at gas stations, up to a yearly spending cap, then a base rate on everything else. The Chase Ink Business Cash is the best-known example. This is a good fit for a driver, because phone and fuel are exactly where your money goes.

The flat-rate card. One rate on everything, often 1.5% to 2%, sometimes with a higher rate up to a yearly limit. The Chase Ink Business Unlimited and the Capital One Spark Cash are examples. If you do not want to think about categories at all, the flat-rate card is simple.

Choose one now. The next section is where you put your whole driving life on it.

Put every driving expense on it Lesson 0.5

Card in hand. Now the habit, and it is a simple one. **Everything you buy for driving goes on this card. Everything.**

Gas. Car washes. Your phone bill. Oil changes. Insulated delivery bags. Phone mounts. Chargers. Water for passengers. Parking. Tolls and your toll transponder refills. Your mileage app subscription. Your bookkeeping subscription.

If you spent it because you drive, it goes on this card.

Do the setup once and it happens by itself. Change the saved payment method wherever your driving money already goes automatically: your phone bill on autopay, your fuel app, your toll account, the online shop where you buy supplies. Ten minutes now, and the habit maintains itself.

Here is what that gives you. At the end of the year, your statement is a complete, dated, itemized list of your business spending. You did not track anything. It tracked itself.

Two rules and we are done.

One. Pay it in full every month. I said it in the last section and I will keep saying it. Interest turns a tracking tool into an expense.

Two. Nothing personal on this card. Same rule as the bank account, same reason. A card with your weekly groceries mixed into it is a card someone has to untangle, and that someone will either be you in April or your preparer at your expense.

> **DRIVER EXAMPLE**
>
> Luis, a full-time driver in Chapter 11, spends about $5,200 a year on gas and $1,200 on his phone. On a category card paying 3% at gas stations and 5% on phone service, that is roughly $216 of cash back a year, for doing nothing except using one card. On a flat 1.5% card it is about $96, plus 1.5% on everything else he buys for driving.

> **DEAFTAX NOTE**
>
> Cash back on a business card is generally treated as a reduction of the price you paid, not as income. Your preparer will handle it. Just keep the statements.

Chapter 5 Checklist

- ☐ I chose a business credit card (paid in full monthly) or I am using my business debit card.
- ☐ I changed the saved payment method on my phone bill, fuel app, toll account, and supply shop to this card.
- ☐ Rule: every driving expense goes on this card.
- ☐ Rule: nothing personal goes on this card.
- ☐ I set a monthly reminder to pay the full balance.

CHAPTER 6

Pillar 3 — Your Mileage App, and Mileage: Your Biggest Deduction

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WATCH THIS CHAPTER IN ASL

Module 0, Lessons 0.6–0.7 and Module 4 — Mileage: Your Biggest Deduction

Scan to open the lesson in the DeafTax Gig Driver Course at deaf-driver.systeme.io.

IN ONE SENTENCE

Mileage is worth more than every other deduction combined. A GPS app set to Always captures it; 2026 has two rates, so you need two totals.



Why mileage matters more than everything else combined Lesson 4.1

If you remember one thing from this entire book, make it this. Your mileage deduction is worth more than every other deduction combined, usually by a wide margin. This is the lever that moves your tax bill.

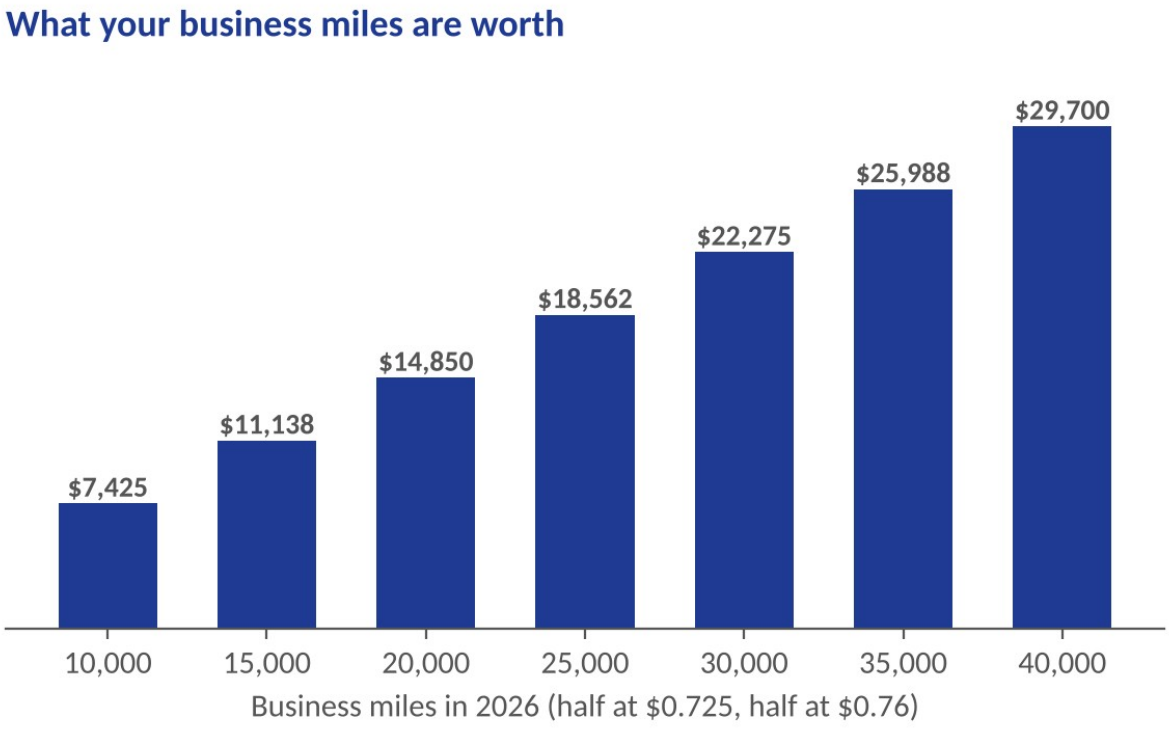
Let me put numbers on it. This year the numbers come in two pieces, because the IRS changed the rate in the middle of the year.

- January 1 to June 30, 2026: **$0.725** per business mile.
- July 1 to December 31, 2026: **$0.76** per business mile.

A full-time driver covering 35,000 business miles, roughly half in each part of the year:

Period	Business miles	Rate	Deduction
January–June 2026	17,500	$0.725	$12,687.50
July–December 2026	17,500	$0.76	$13,300.00
Total	35,000		$25,987.50

A mileage deduction of nearly $26,000. For a driver in the 12% bracket, that saves about $3,100 of income tax and about $3,700 of self-employment tax. Roughly $6,800 in total, from one thing: tracking your miles.



What business miles are worth in 2026, at 10,000 to 40,000 miles

Now the cost of not doing it. Drivers who guess at tax time, or rebuild the year from memory, leave thousands of dollars of real deductions unclaimed. Miles they drove but could not prove. That is not a penalty. That is a deduction they earned and threw away.

And this year there is a second way to lose money, which is new. If you reach filing season with one annual total and no way to split it into the two halves of the year, your deduction has to be estimated, and an estimate is exactly the kind of record that invites questions.

Here is my promise for this chapter. By the end of it you will have a system that captures every business mile with about two seconds of attention per drive. Not a notebook you abandon in March. A system that runs itself.

Which miles count, and which do not Lesson 4.2

Not every mile you drive is deductible. Getting this line right keeps your deduction both as large as it should be and defensible.

These miles count:

- Miles with a passenger in the car, or a delivery in the back.
- Miles driving to pick up a passenger or an order after you accept it.
- Miles while you are online and available, waiting for a request.
- Miles between deliveries, or repositioning to a busier area while online.
- Miles to get gas, a car wash, or a quick maintenance stop during your shift.
- Miles driving home after your last drop-off, **if you stay online**.

These miles do not count:

- Personal errands.
- Your drive from home to wherever you start driving, if you are offline.
- Vacation driving.
- Driving your children to school.
- Anything at all while you are logged off.

The test is simple. Were you engaged in your driving business at that moment, or living your personal life?

Now the gray zone everyone asks about: the drive home from your last drop-off. The clean, defensible answer is to stay online until you are home. If you are online and available to accept a trip on the way back, those are business miles. So log off in your driveway, not at the drop-off. Small habit, real money, and it is completely legitimate, because you are available for that trip.

> **COMMON MISTAKE**
> Using the platform's "online miles" number as your mileage deduction. The platform's number is a useful cross-check, but it often misses miles between apps, miles to and from gas, and miles when the app lost signal. Your own GPS log is the record. The platform's number is the backup.

Standard mileage or actual expenses Lesson 4.3

There are two ways to deduct your vehicle, and you choose one.

Method 1: the standard mileage rate. You multiply your business miles by the IRS rate. This year, that means doing it twice, once for each half of the year. That single number covers almost everything about owning and running your car: gas, insurance, repairs, depreciation, oil changes, tires. It is all built into the rate.

That is also why, in Chapter 7, I tell you to leave repairs and maintenance out of your bookkeeping categories unless you are on the actual expense method. On standard mileage, claiming them separately is claiming them twice.

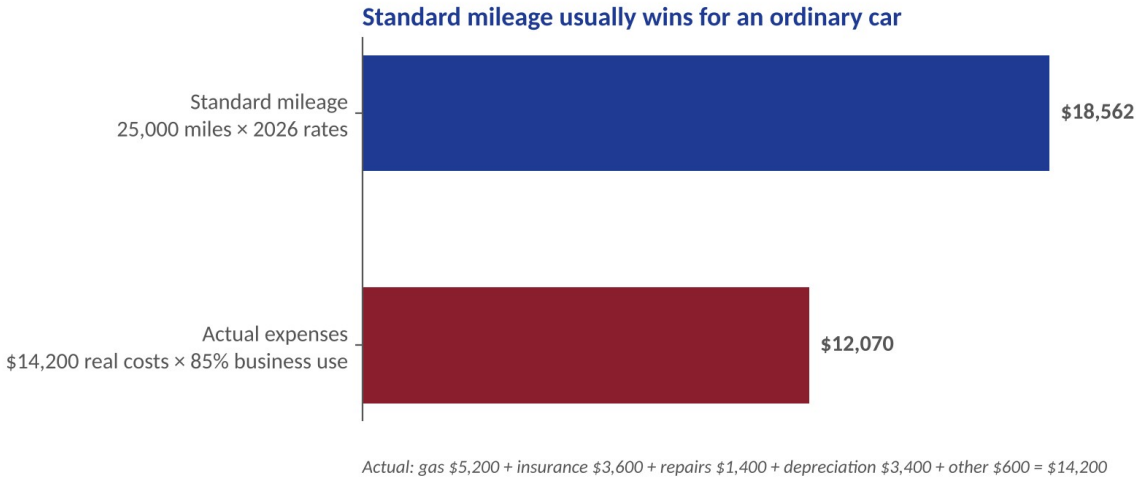
What standard mileage does **not** include, and you deduct on top of it: tolls, parking, and the business share of interest on your car loan. Chapter 8 covers all three.

Method 2: the actual expense method. You track every real cost of the vehicle for the year (fuel, insurance, repairs, registration, lease payments or depreciation) and deduct the business-use percentage of that total.

It can win for an expensive vehicle driven a lot, or for a leased vehicle with high payments. But it demands far more record-keeping. Every receipt, all year, plus the same mileage log to prove your business-use percentage.

The lock-in rule. In the first year you use a car for business, if you choose the standard mileage rate, you keep the freedom to switch between methods in later years. If you choose actual expenses in that first year, you are generally locked out of standard mileage for that vehicle for as long as you own it. For a leased car, whichever method you choose in the first year of the lease, you keep for the whole lease.

The asymmetry is the whole point. Standard first keeps your options open. Actual first closes a door.



Standard mileage versus actual expenses for a typical driver at 25,000 business miles

My decision rule for most drivers: use standard mileage. It produces a large deduction. It is far simpler. It keeps your options open. And it is the easiest to defend, because it rests on one clean record, your miles. Unless you have an unusually expensive vehicle and you enjoy spreadsheets, standard mileage is your method. Carlos, in Chapter 11, runs the comparison on a leased car in New York City and standard mileage still wins.

Why manual tracking fails Lesson 4.4

I do not trust manual mileage logs. Not because drivers are dishonest. Because I have watched them fail for 18 years.

Drivers start a notebook in January, full of motivation. By March the entries get patchy. By summer they have stopped. At tax time they are staring at a half-empty log, guessing.

Manual tracking fails because it depends on remembering something thousands of times a year. Nobody does that.

A GPS app removes the memory entirely. It runs in the background, detects when you are driving, and records the trip automatically: the date, the route, the miles, the timestamp. Your only job is a swipe to classify each trip as business or personal. Two seconds.

Choosing a mileage app Lesson 0.6

Four apps come up constantly. All four track your drives automatically. The difference is what else they do.

App	Best for	What else it does	Cost (check current pricing)
Stride	Free and simple; gig workers	Tracks mileage and expenses; suggests deductions you may have missed	Free
MileIQ	One job done well	Swipe each trip business or personal; clean reports	Paid subscription (free tier with a trip limit)
Everlance	Mileage plus receipts	Automatic mileage plus receipt capture	Free tier; paid plan for automatic tracking
Hurdlr	The whole picture in one place	Pulls income from several platforms, estimates taxes as you earn, tracks mileage and expenses together	Free tier; paid plan for automatic tracking and tax estimates

Now one requirement that applies to all of them this year, and it is not optional.

Whichever app you pick, it must produce a mileage report for a date range, not just one total for the whole year. In 2026 the rate changed on July 1, so you need your business miles for January 1 to June 30 separately from July 1 to December 31. An app that can only hand you one annual number leaves your preparer estimating the split, and an estimate is a weaker record than a report. Every app above can do this. Check it before you commit, not in April.

My advice otherwise has not changed. The best app is the one you will keep running. Any of these beats a notebook by thousands of dollars a year. If you want free and simple, start with Stride. If you want everything in one place, look at Hurdlr. If you already use QuickBooks Solopreneur for bookkeeping (Chapter 7), it has a built-in mileage tracker and you may not need a separate app at all.

> **DEAFTAX NOTE**
> The app subscription is itself a deductible business expense. Put it on your business card.

Install and configure it today Lesson 0.7

You have chosen an app. Install it now, before this section ends. Not tonight. Not this weekend. Now, because every day you wait is miles you will never get back.

Then three settings. Getting these wrong is how people lose a year without noticing.

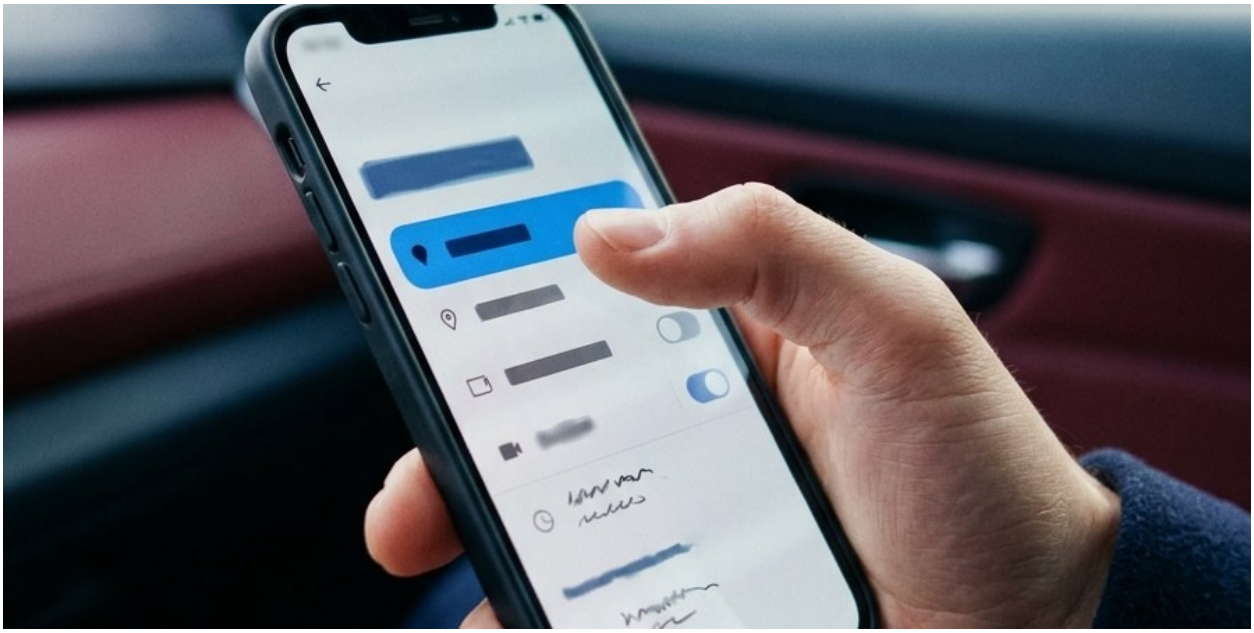
1. Location permission must be set to Always, not While Using. This is the one that matters most. On While Using, the app only records when you happen to have it open, so it misses trips quietly all year, and you find out in April when the number looks too small. On iPhone: Settings → Privacy & Security → Location Services → the app → **Always**. On Android: Settings → Apps → the app → Permissions → Location → **Allow all the time**. Also turn off battery optimization for the app, so the phone does not put it to sleep mid-shift.

2. Enter your home address, so the app learns which trips start and end at home.

3. Drive for a day or two, then classify your first few trips by swiping. The app learns your pattern from those first swipes and gets better at guessing.

If you drive for more than one platform, you do not need more than one mileage app. One app tracks all of it. Classify by shift, not by platform. You were working or you were not.

One last thing while you are in there. Find the reports screen and generate a mileage report for any date range. Last week is fine. You do not need it yet. I want you to have done it once, so that in January, when you need two reports for two halves of the year, you already know where the button is.



Audit-proofing your mileage records Lesson 4.5

A big mileage deduction is completely fine, as long as it is real, and as long as it looks real. Let us make yours both.

Red flag 1: round numbers. Real mileage is never exactly 30,000. Real mileage is 27,431. When the IRS sees clean round numbers it reads "estimate," and estimates invite questions. Your app produces the exact odd number automatically. That precision is your friend.

Red flag 2: 100% business use. Almost nobody drives a car only for business and never once for anything personal. Claiming 100% is a classic trigger. Your honest split, say 85%, is far more credible, and it is what your app will show anyway.

Now build the record that ends the conversation before it starts.

Photograph your odometer on January 1, June 30, and December 31. Three photos this year, not two, because the rate changed mid-year and you need to show which miles fell in which half. Those photos prove your total miles, and they back up the business percentage your app calculated. Store them in a cloud folder labeled with the tax year. Pillar 7 (Chapter 10) makes this a ritual.

At year end, export your mileage report twice, once for each half of the year. Most apps export a clean PDF with every trip, date, and route. Save both with your odometer photos.

That report plus those photos is a contemporaneous, GPS-based, timestamped record. It is the gold standard, and it makes your mileage deduction essentially bulletproof.

What an IRS-acceptable mileage log contains, for every business trip:

- The date.
- Where you went (start and end, or the route).

- The business purpose (for a driver: "rideshare," "delivery," "online and available").
- The miles.

An app log satisfies all four automatically.

The 2026 mid-year rate change Lesson 4.6

Short section, one job. 2026 has two mileage rates instead of one, and I want to make sure this does not cost you money.

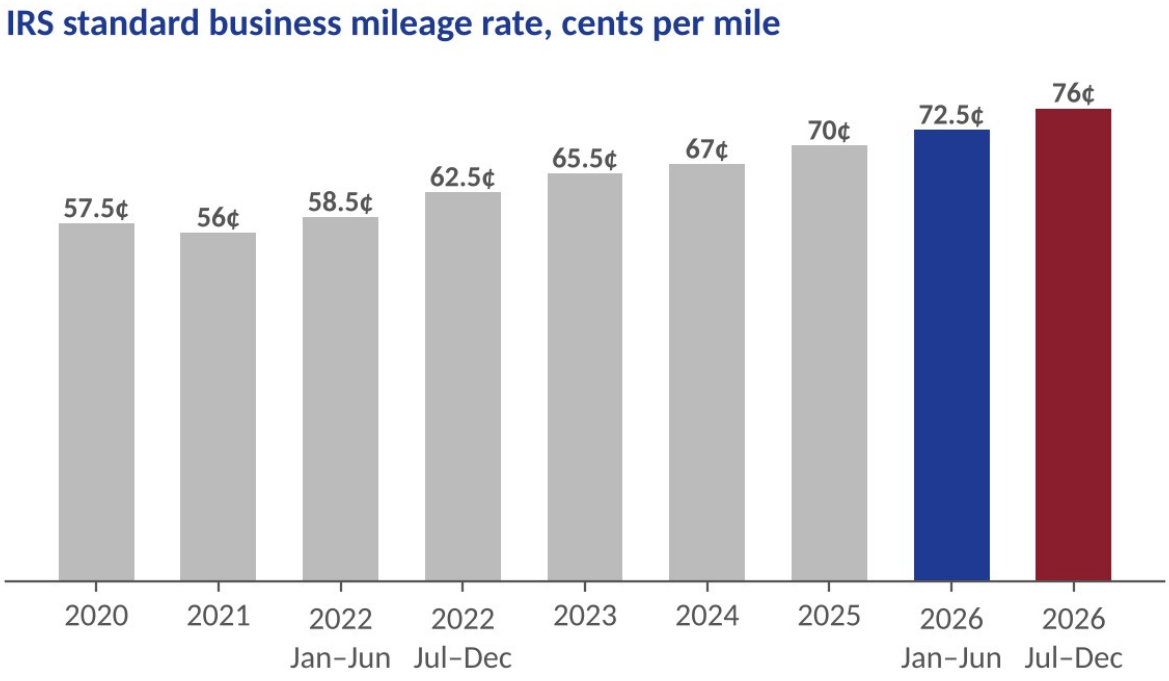
- January 1 to June 30: **$0.725** a mile.
- July 1 to December 31: **$0.76** a mile.

So your mileage deduction is two calculations added together, not one. Which means you need two numbers at filing time: business miles for the first half of the year, and business miles for the second half.

Three things to do about it.

1. Photograph your odometer on June 30, as well as January 1 and December 31. Three photos this year.
2. When you generate your year-end mileage report, generate it twice, once for each half of the year.
3. When you hand your records to your preparer, hand over both totals separately. If you give one annual number, it has to be split by estimate, and an estimate is weaker than a record.

Two rates, two totals, three photos.



IRS standard business mileage rate, 2020–2026

Year	Rate (cents per mile)
2020	57.5
2021	56
2022	58.5 (Jan–Jun), 62.5 (Jul–Dec)
2023	65.5
2024	67
2025	70
2026	72.5 (Jan–Jun), 76 (Jul–Dec)

Mileage situations drivers ask about

Two cars. The mileage deduction is calculated per vehicle, and the standard-versus-actual choice is made per vehicle. Most apps let you set up two vehicles and tag each trip. If you switch cars mid-year, photograph both odometers on the day you switch. Tell your preparer which car drove which miles.

A shared car. If your spouse or roommate also drives the same car for personal use, your business-use percentage will be lower, which is fine and honest. Your app records your trips from your phone; their driving is simply not in your log. The odometer photos capture the car's total.

Delivery by e-bike, scooter, or on foot. The standard mileage rate is for cars, vans, pickups, and panel trucks only. A bike has no mileage rate. Instead, you deduct the actual costs of the bike used for delivery: the bike or e-bike itself (fully in the year of purchase for most price points), batteries, repairs, a lock, lights, a phone holder, rain gear bought for the job, at your business-use percentage. Keep a trip log anyway; it proves your business use. If you deliver by car some days and bike on others, the car miles go in the app and the bike costs go in Supplies or Other expenses.

The app missed a trip. It happens: the phone died, the app was force-closed, the signal dropped in a garage. Most apps let you add a trip manually with the start, end, and date. Do it the same day, while you remember, and note why. A handful of manual trips in a year of automatic ones is normal. A year of manual trips entered in April is the problem.

I forgot to classify for a month. Open the app and swipe through them now. The GPS data is still there; only your business-or-personal label is missing. This is exactly what the weekly review prevents.

Rented or borrowed car. You can use the standard mileage rate on a car you rent or borrow for driving, as long as you are the one driving for business. The rental cost itself is not deducted separately on standard mileage; it is inside the rate. If the rental is expensive (some rideshare rental programs are), run the actual-expense comparison with your preparer. For a rental program car, the "first year" lock-in applies to that car.

Miles to a car wash, oil change, or inspection. Business miles, if the stop is for the car you drive for work and you are on or between shifts. Keep the receipt for the service; on standard mileage the service itself is inside the rate, but the trip to get it counts.

Airport staging lots. Miles to and from the lot while online count. Time waiting in the lot is not miles, but the lot fee, if any, is parking.

"Online miles" from the platform versus my app. Your app will usually show more miles than the platform, because the platform only counts miles while its own app was active. Use your app. Keep the platform's figure as a cross-check. If your app shows far fewer miles than the platform, something was off (location permission, battery optimization) and you should fix it today.

> **COMMON MISTAKE**
>
> Claiming the miles from home to your first pickup when you were offline. If you turn the app on in your driveway, those are business miles. If you drive 20 minutes to a busy area and then go online, that 20 minutes is a commute. The fix costs nothing: go online before you leave.

Starting mid-year: what you can and cannot recover

If you are reading this in August with no mileage log, here is the honest part. You cannot recover miles you never logged. Nobody can, and anyone who tells you otherwise is selling something.

But from today forward, everything is captured. Take your odometer photo today. That is your baseline. Install the app. Set it to Always. January 1 becomes your first full capture year.

Some of what you spent before today is still recoverable, even though the miles are not. Platform fees are on your earnings summaries. Phone bills are on your statements. Anything you bought for driving and paid for by card is there too, with a date and an amount. Chapter 10 walks you through this recovery sweep. Keisha, in Chapter 11, is the driver who does exactly this.

> **KEY TAKEAWAY**
>
> Two rates ($0.725 and $0.76). Two totals. Three odometer photos. Location set to Always. That is Pillar 3.

Chapter 6 Checklist

- ☐ I installed a GPS mileage app and set location permission to Always (and turned off battery optimization for it).
- ☐ I entered my home address and classified my first trips.
- ☐ I confirmed my app can export a report for a date range.
- ☐ I know which miles count (online and available) and which do not (offline, personal).
- ☐ I am using the standard mileage rate unless my preparer and I decide otherwise.
- ☐ I will export two reports at year end: January–June and July–December.

CHAPTER 7

Pillar 4 — Bookkeeping, and the Schedule C Category Map

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WATCH THIS CHAPTER IN ASL

Module 0, Lessons 0.8–0.9 — Choose Your Bookkeeping Tool · Map Your Categories to Schedule C

Scan to open the lesson in the DeafTax Gig Driver Course at deaf-driver.systeme.io.

IN ONE SENTENCE

Pick one place for the numbers to live, name its categories exactly as Schedule C does, and connect your bank and card so transactions arrive on their own.



A place for the numbers to live Lesson 0.8

You now have money flowing through one account and one card. That is most of the raw material. But raw material is not a tax return. At some point it has to be organized into categories, and this chapter is about where that happens.

Here is the good news up front. You do not need anything expensive, and for a lot of you, you do not need to spend anything at all.

There are three honest levels.

Level 1: a spreadsheet. Date, amount, what it was for, which category. That is it. If you drive part time and your money is already separated into one account and one card, a spreadsheet works. It is free, nothing can break, and nobody can raise the price. Appendix C is a tracker you can copy into Google Sheets.

Level 2: a free gig-worker app. Several of the mileage apps from Chapter 6 also track expenses. Stride and Hurdlr both do. If the app you chose already handles expenses, you may have finished this pillar without knowing it. Check before you go looking for something new.

Level 3: bookkeeping software built for self-employed people. This is a step up and it costs a monthly fee, so let me be specific about what you get for it. It tracks mileage automatically by GPS, like a dedicated app. It connects to your bank and your card and pulls transactions in on its own. It organizes everything around Schedule C, so your categories already match your tax return. And it estimates your quarterly taxes as you earn, and reminds you when they are due.

QuickBooks Solopreneur is the one my practice uses with driver clients, because it does all four of those things and because DeafTax.com is a QuickBooks Online bookkeeping practice: if you use it, we can see your books directly when we prepare your return. FreshBooks and Wave are alternatives worth researching.

So who is Level 3 for? If you drive part time and your situation is simple, stay at Level 1 or 2. Do not pay for more than you need. A free mileage app and a separate bank account is a complete system. But if you are driving seriously, juggling several platforms, and you want mileage, expenses, bank feed, and quarterly estimates all living in one place, Level 3 is worth it. The monthly fee is itself a deductible business expense.

Choose your level now. Do not overthink it. You can move up later, and moving up is easy because the categories come with you.

Level	Tool	Cost	Best for
1	Spreadsheet (Appendix C)	Free	Part-time drivers with one account and one card
2	Stride or Hurdlr expense tracking	Free tier	Drivers who already use one of those for mileage
3	QuickBooks Solopreneur (or FreshBooks, Wave)	Monthly fee	Full-time and multi-platform drivers who want everything in one place

Map your categories to Schedule C Lesson 0.9

You have a tool. Now teach it to speak the language of your tax return. This is a one-time job of about 20 minutes.

Here is the principle. **Your categories should be named exactly what the tax form calls them.** Not what feels natural to you. What the form says. That one decision is the difference between tax season being data entry and tax season being detective work.

Open your tool and name your categories like this.

Your category (named for Schedule C)	What goes in it	Schedule C line
Car and truck expenses	Your mileage deduction (standard mileage), or vehicle costs (actual method)	Line 9
Commissions and fees	Everything the platforms take out of your fares and delivery pay	Line 10
Insurance (other than health)	Business share of your vehicle policy, only if using the	Line 15

Your category (named for Schedule C)	What goes in it	Schedule C line
	actual expense method	
Interest (other)	Business share of car loan interest	Line 16b
Repairs and maintenance	Only if using the actual expense method; otherwise it is inside the mileage rate	Line 21
Supplies	Water, mints, phone mounts, chargers, insulated bags, communication cards	Line 22
Utilities	Your phone and data plan, at your business-use percentage	Line 25
Other expenses	Parking, tolls, app subscriptions, bookkeeping fee, tax prep fee, education, Deaf driver equipment	Line 27a

Seven or eight categories. That is all most drivers need.

One rule to go with them. When something does not obviously fit, do not invent a new category. Put it in **Other expenses** and write a clear note about what it was. A note your preparer can read beats a category only you understand.

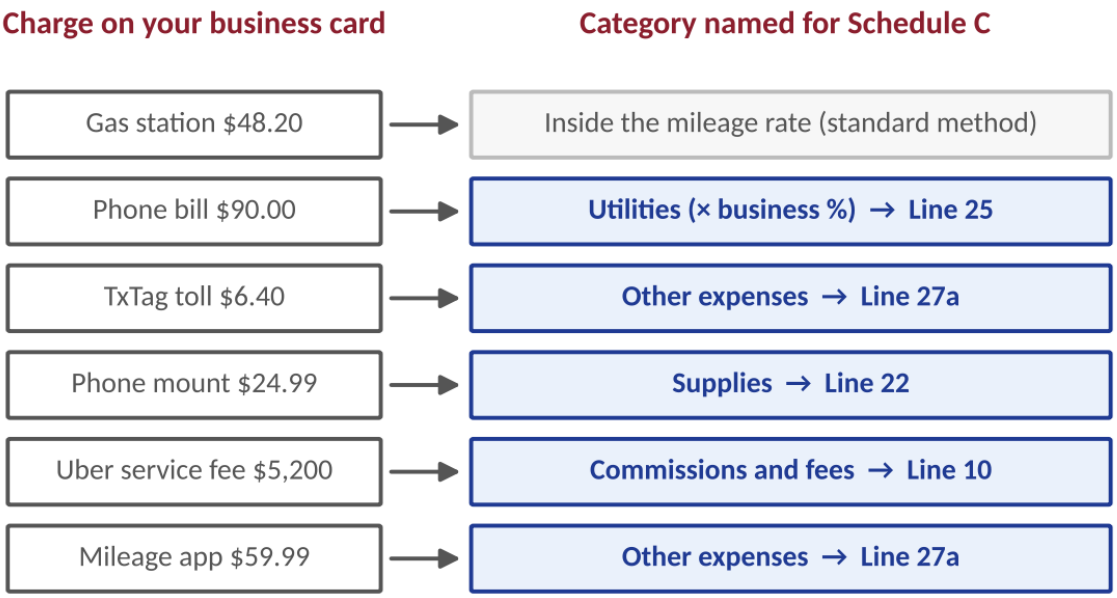
Connect the feeds

Link your business bank account and your business card to the tool, so transactions arrive on their own. Then your job shrinks to confirming that each one landed in the right category. After a few weeks the tool guesses correctly almost every time.

If you are at Level 1 (spreadsheet), "connecting the feed" means downloading your card statement once a month and copying the business lines into the sheet. Thirty minutes a month. Still worth it.

Here is what you have just built. When filing season comes, your preparer opens your file and every number is already sitting on the line it belongs to. Nothing to reconstruct, nothing to guess at, nothing to ask you about.

> **DEAFTAX NOTE**
>
> Remember what is doing the real work here. Separate your money. Track every mile. Record every expense. Set tax money aside as you go. Do that with a spreadsheet or do it with software. The system is what saves you. The tool just makes the system easier to keep.



From a card charge to a Schedule C line: how the category map works

Chapter 7 Checklist

- ☐ I chose a bookkeeping level: spreadsheet, gig app, or QuickBooks Solopreneur.
- ☐ I named my categories exactly as Schedule C does.
- ☐ I left Repairs and Insurance out unless I am on the actual expense method.
- ☐ I connected my business bank and card (or I download statements monthly).
- ☐ Rule: anything that does not fit goes in Other expenses with a note.

CHAPTER 8

Pillar 5 — The Receipt Habit, and Every Other Deduction You Qualify For

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WATCH THIS CHAPTER IN ASL

Module 0, Lesson 0.10 and Module 5 — Every Other Deduction You Qualify For

Scan to open the lesson in the DeafTax Gig Driver Course at deaf-driver.systeme.io.

IN ONE SENTENCE

Photograph every receipt the moment you get it, then claim every ordinary and necessary expense of driving, including the equipment you buy because you are Deaf.



The receipt habit Lesson 0.10

Pillar 5. Capture every receipt the moment you get it.

Photo at purchase. Filed in ten seconds. Before it fades, before it disappears into the center console.

For anything you buy online, your order history is already a permanent receipt. You do not need to do anything.

This is the habit that separates a clean, defensible return from a nervous one. You are not saving receipts to be tidy. You are saving them because every one is a deduction, and a deduction you cannot document is a deduction you do not get to keep.

Where the photo goes:

- If your bookkeeping tool has receipt capture (QuickBooks Solopreneur, Everlance, Hurdlr), snap it inside the app and it attaches to the transaction.
- If not, a folder on your phone named with the tax year is enough. Back it up to the cloud.

Ten seconds, at the moment of purchase. That is the whole habit.

The governing test: ordinary and necessary

Every deduction in this chapter passes one test. The IRS allows a business expense that is **ordinary** (normal for your kind of business) and **necessary** (helpful and appropriate for it). A phone mount is ordinary and necessary for a driver. A gym membership is not. Keep that test in mind and most questions answer themselves.

Mileage is the giant. The deductions in this chapter add up to real money on top of it, often a couple of thousand dollars more.

Phone, tolls, and parking Lesson 5.1

Your phone. You cannot drive without it. It is your dispatch, your navigation, your payment terminal. For a Deaf driver it is also your communication line with every rider. So the business-use share of your phone bill is deductible, on the Utilities line.

If you use your phone 60% for driving and 40% personally, you deduct 60% of the monthly plan. Be honest and be consistent about the percentage, and write down how you arrived at it. A note like "on the road about 40 hours a week, phone in use the whole time" is exactly the kind of reasoning that holds up. If you keep a second phone only for driving, that phone is 100% deductible, including the device itself.

Tolls. Work tolls are deductible **on top of** your mileage deduction. The mileage rate does not include tolls, so you do not lose them by choosing standard mileage. Keep your E-ZPass, TxTag, SunPass, or FasTrak statement. It is a clean, dated, line-by-line record of every toll you paid while working. If some tolls were personal, note which.

Parking. Same story. Parking you pay for while working (a garage while you wait, a meter during a pickup, airport staging lot fees) is deductible, separate from mileage.

One exception people get wrong. **Parking tickets and traffic fines are never deductible.** The IRS does not subsidize violations. Legitimate parking, yes. Penalties, no.

Equipment and rider supplies Lesson 5.2

Everything you buy to do the job, or to earn better ratings, is potentially deductible. Sort it into two piles.

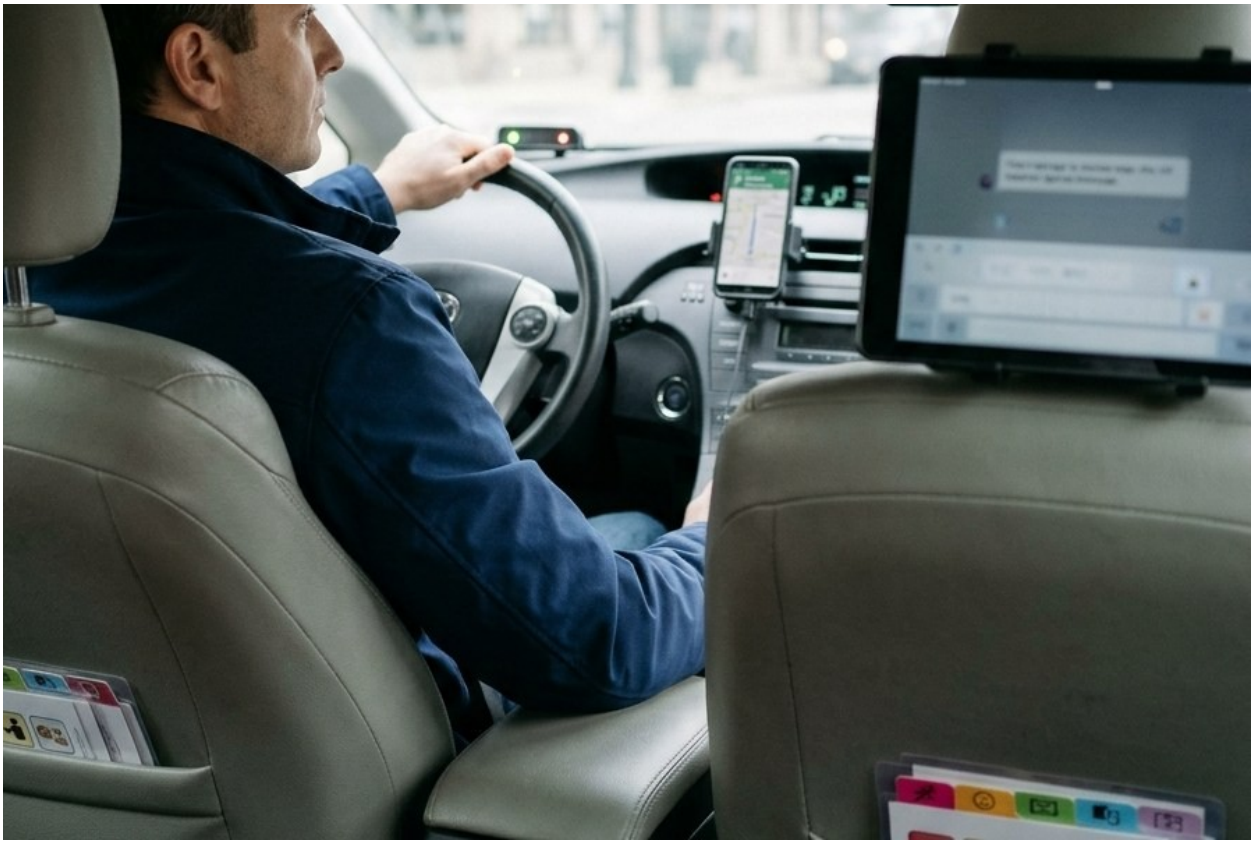
Equipment. Your phone mount. A dash cam. A car charger. A USB hub. A portable battery. A trunk organizer. Anything you bought to operate as a driver is fully deductible in the year you bought it. These are ordinary, necessary tools of your business. Buy a $60 dash cam for safety and ratings, and that is a $60 deduction.

Rider supplies. The water bottles, mints, tissues, and phone chargers you offer passengers to earn five-star ratings are deductible. Things that are partly for you and partly for the business, like seat covers or air fresheners, are deductible at your business-use percentage. Same logic as the phone.

Delivery gear. Insulated bags, hot bags, pizza bags, a collapsible cart for grocery orders, a cooler for Instacart, a bike lock or phone holder if you deliver by e-bike. All of it is equipment.

Documentation here is easy, which is exactly why people leave it unclaimed. They assume small purchases do not count. They do. Your online order history is acceptable proof. For anything bought in a store, photograph the receipt the moment you get it. And if you put it all on your business card in Chapter 5, most of this is captured already. The statement did the work for you.

Equipment you buy because you are Deaf Lesson 5.3



One more category, and it is one nobody has told you about.

The equipment you buy so that you can drive as a Deaf person is a business expense. Not a special allowance. Not an accommodation write-off. An ordinary business deduction, under exactly the same rule as your phone mount and your dash cam: ordinary and necessary for your business.

Let me be concrete, because this is easier to recognize than to define. Here is what typically qualifies:

- Visual alert devices installed in the vehicle, so you never miss a ride request or a message.
- Vibrating or flashing notification hardware for incoming requests.
- A phone mount chosen and positioned for visibility rather than for hearing a notification.
- A tablet or second screen used to communicate with passengers.
- Printed communication cards, or a communication board kept in the door pocket.
- A sign or window decal that tells riders you are Deaf and how to communicate with you.

- Any app subscription bought specifically to communicate with riders (a speech-to-text or captioning app, for example).

Each of these is fully deductible in the year you bought it, exactly like any other equipment. If an item is partly personal, deduct the business share, the same rule that governs your phone bill. A device that lives in the car and never leaves it is 100% business. A tablet you also use at home is not; take the business percentage and write down how you worked it out.

Now the line that matters, and I want to be precise about it because getting it wrong causes real problems.

This is business equipment, not medical equipment. Your hearing aids are medical. Your cochlear implant processor and its accessories are medical. Batteries, supplies, and audiology appointments are medical. They follow entirely different rules, they do not belong on Schedule C, and putting them there is the kind of error that draws attention to an otherwise clean return.

The test is what the item is for. A device that exists because of your hearing goes down the medical path. A device that exists because of your driving goes on Schedule C. Something you would own whether or not you drove is not a business expense.

That does not mean medical expenses are worthless at tax time. They have their own treatment (as an itemized deduction, above a percentage of your income), and if yours are substantial they are worth raising with your preparer. Bring them separately. And if you receive SSDI or SSI, some of the same Deaf-driver equipment may count as an impairment-related work expense with Social Security (Chapter 1). Keep the receipts for both purposes.

Here is why I made this a section of its own. Drivers leave this money unclaimed every single year, not because they were told no, but because it never occurred to them that the equipment counted. Nobody had ever put it on a list.

It counts. Put it on the list.

> **KEY TAKEAWAY**
>
> Deaf driver equipment is a business expense under the ordinary-and-necessary test. Hearing aids and cochlear implants are medical, and go elsewhere on your return. Document both.

Bigger purchases: phones, tablets, and the $2,500 rule

Most driver equipment costs under a few hundred dollars and is simply deducted in the year you buy it. Two questions come up with bigger items.

"I bought a new phone. Can I deduct it?" Yes, at your business-use percentage, in the year you bought it. A $1,000 phone used 70% for driving is a $700 deduction. If you bought it on an installment plan through your carrier, the monthly device payments on your bill are the same purchase spread out; deduct the business share of each payment. Keep the receipt and your percentage note.

"What about something expensive?" The IRS lets a small business deduct any single item costing **$2,500 or less** in full in the year of purchase, without depreciating it over several years. That covers almost everything a driver buys: phones, tablets, dash cams, e-bikes at most price points. Above $2,500, the item is generally depreciated, or deducted in full under a separate rule (Section 179), and your preparer decides which is better. Your job is the same either way: receipt, date, business percentage.

"Can I deduct my car payment?" Not the principal. On the standard mileage method, the cost of the car is already inside the rate as depreciation. On the actual expense method, the car's cost is recovered through depreciation, not through the loan payments. The interest on the loan is deductible either way, at your business percentage (next section). The monthly payment itself is never a line on Schedule C.

Small gifts to riders or customers. A bottle of water or a mint is a supply. An actual gift (a holiday card with a gift card for a regular customer, say) is deductible only up to $25 per recipient per year. Rare for drivers; mentioned because it comes up.

Delivery-specific deductions

Delivery drivers have a few items rideshare drivers do not.

- **Insulated bags, hot bags, pizza bags, catering bags.** Supplies, fully deductible.
- **A collapsible cart, cooler, or crate** for grocery and bulk orders.
- **A bike, e-bike, or scooter** used for delivery, with its battery, lock, lights, helmet, and repairs, at your business percentage (Chapter 6 explains why there is no mileage rate for bikes).
- **Rain gear and reflective vest** bought specifically for delivery. (Ordinary clothing you could wear anywhere is still not deductible; a reflective vest you would never wear otherwise is a closer call and worth documenting.)
- **Parking** at restaurants and apartment complexes while picking up and dropping off.
- **Paid parking apps and meter apps.**
- **Mileage between deliveries and while repositioning**, which for a delivery driver is most of the day.

What delivery drivers usually do not have: platform commissions. DoorDash, Instacart, Grubhub, Amazon Flex, and Spark report what they paid you, not a gross before fees. Uber Eats is the exception; it reports gross like Uber rides. Your earnings summary tells you which.

Platform commissions and fees

Chapter 2 covered this, and it belongs on the deduction list because drivers miss it constantly. Everything the platforms take out of your gross (service fees, booking fees, commissions) is a deduction on the Commissions and Fees line. Your earnings summary gives you the exact figure. For a full-time rideshare driver this is often $8,000 to $15,000 a year.

Car loan interest, two ways

If you have a loan on the car you drive, the interest can be deducted in two different places, and you must not deduct the same dollar twice.

The business share goes on Schedule C. Even if you use the standard mileage rate, a self-employed driver can deduct the business-use percentage of car loan interest as a separate expense. If your car is 80% business and you paid $1,500 of interest, $1,200 is a Schedule C deduction. Your lender's year-end statement shows the interest.

The personal share may qualify for a new deduction. The One Big Beautiful Bill Act created a deduction, for 2025 through 2028, of up to **$10,000** a year of interest on a loan for a **new** vehicle that was assembled in the United States and bought for personal use, with the loan taken out after December 31, 2024. It phases out above $100,000 of income ($200,000 married filing jointly). Only the personal-use share of your

interest can go here, and only if the car qualifies. Leases do not qualify. Used cars do not qualify. Your preparer will check the vehicle. Your job is to keep the lender's interest statement.

SE-tax deduction and health insurance Lesson 5.4

Two deductions here that you do not track receipts for. They come from the structure of being self-employed.

One-half of self-employment tax. Chapter 1 explained it. The IRS lets you deduct the employer half of your SE tax (about 7.65% of your net earnings) as an adjustment to your income. You do not compute this by hand. It happens automatically when your return is prepared. But you should know it is there, because it is a real reduction in your taxable income happening quietly in the background.

The self-employed health insurance deduction. If you pay for your own health insurance, and you are not eligible for coverage through a spouse's employer plan or another employer, you may be able to deduct your premiums. This one comes off your income whether or not you itemize, and it can be a large deduction for drivers who buy their own coverage.

Now my honest flag. Health insurance gets complicated fast. Marketplace plans with premium tax credits. A spouse with an employer plan you declined. Part-year coverage. The eligibility rules and the way they interact with subsidies can change your number significantly, and it is easy to get wrong. If your situation is anything beyond "I pay my own simple premium," this is exactly the kind of thing you bring to your preparer rather than working out alone. Bring your Form 1095-A (Marketplace) or your premium statements.

Overlooked, and not deductible Lesson 5.5

Let me close the deduction list by catching the items drivers routinely miss, and steering you clear of the ones that cause problems.

Commonly missed:

- **Education.** This handbook and the DeafTax Gig Driver Course may be deductible as a business education expense, because they improve skills for a business you already run.
- **Subscriptions to gig-worker tools.** Your mileage app and your bookkeeping tool.
- **The fee you pay to have your tax return prepared.** The portion related to your Schedule C is a business expense. Chapter 14 comes back to this.
- **Business bank fees and card annual fees**, if any.
- **Roadside assistance membership**, at your business-use percentage.
- **Car washes and detailing**, if you are on the actual expense method. (On standard mileage, they are inside the rate.)
- **Background check and vehicle inspection fees** required by a platform.
- **Commercial or rideshare insurance endorsement**, if you are on the actual expense method. (On standard mileage, insurance is inside the rate.)

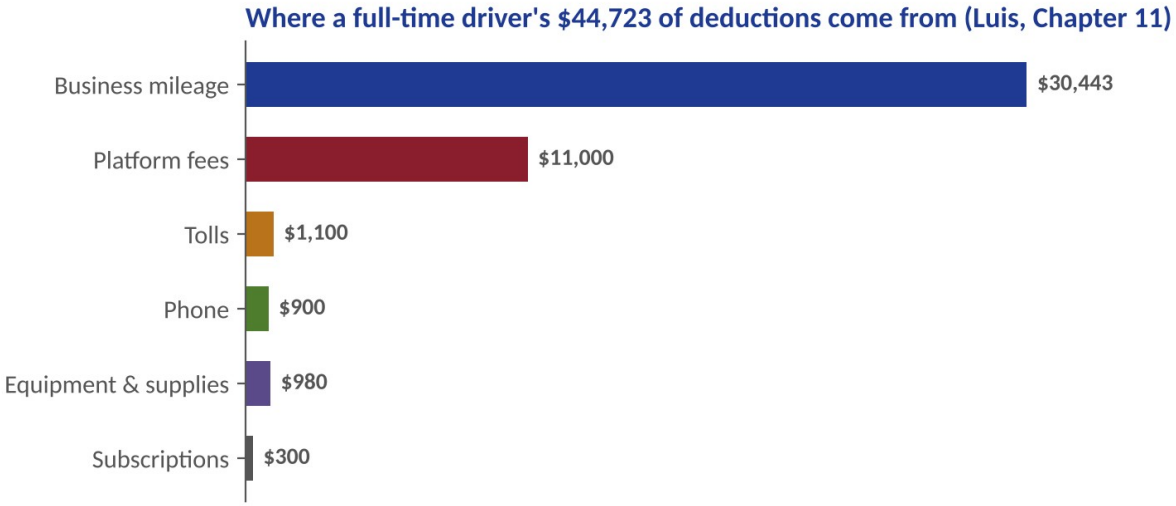
Not deductible, and claiming them creates problems:

- **Meals while you are driving.** Your lunch on shift is a personal expense. Full stop. (A rideshare driver has no "away from home overnight" travel, which is what business meal rules require.)

- **Everyday clothes**, even the ones you only wear to drive.
- **A gym membership.**
- **Parking tickets, speeding tickets, and towing after a violation.**
- **Your commute** from home to a starting point while offline.
- **The personal share** of anything mixed.
- **Hearing aids and cochlear implants** on Schedule C (they are medical).
- **Home office**, for almost all drivers. Your place of business is the car. A dedicated room used only for dispatch planning and bookkeeping is rare; ask your preparer before claiming it.

The test is whether the expense is ordinary and necessary for the business, or just a personal cost you would have anyway.

Here is the mindset I want you to leave this chapter with. Claim every dollar you are legally entitled to, confidently, without apology. And not one dollar you are not. That combination is what produces both the largest legitimate refund and a return that holds up to any scrutiny. The honest, complete return is also the safest one.



Where a full-time driver's deductions come from: mileage, platform fees, phone, tolls, equipment, and other

The complete driver deduction list

Deduction	Where it goes	Record you need
Business mileage (two 2026 rates)	Car and truck expenses	App reports for each half-year; three odometer photos
Platform commissions and fees	Commissions and fees	Earnings summaries
Phone and data plan (business %)	Utilities	12 months of bills; your percentage note
Tolls	Other expenses	Transponder statement
Parking while working	Other expenses	Receipts or card statement
Equipment (mount, dash cam, chargers, bags)	Supplies	Order history or receipt photos
Rider supplies (water, mints, chargers)	Supplies	Order history or receipt photos

Deduction	Where it goes	Record you need
Deaf driver equipment (alerts, tablet, cards)	Supplies / Other expenses	Order history or receipt photos; business % note
Car loan interest (business %)	Interest (other)	Lender's year-end statement
Mileage app, bookkeeping subscriptions	Other expenses	Card statement
Education (this book, the course)	Other expenses	Receipt
Tax preparation fee (Schedule C portion)	Other expenses	Receipt
Platform-required inspections, background checks	Other expenses	Receipt
One-half of SE tax	Form 1040 adjustment	Automatic
Self-employed health insurance	Form 1040 adjustment	Premium statements; Form 1095-A
QBI deduction (20%)	Form 1040	Automatic
Qualified tips (up to $25,000)	Form 1040	Tips shown on 1099-K/NEC and earnings summary

Chapter 8 Checklist

- ☐ I photograph every receipt at purchase and file it in my tax-year folder or app.
- ☐ I wrote down my phone business-use percentage and how I arrived at it.
- ☐ I have my toll transponder statement and my parking receipts.
- ☐ I listed my equipment, rider supplies, and delivery gear with proof of purchase.
- ☐ I listed the equipment I bought because I am Deaf, and kept my hearing aids and cochlear implant costs separate.
- ☐ I have my lender's car loan interest statement, if I have a loan.
- ☐ I know what is not deductible: meals on shift, clothes, tickets, the gym, my offline commute.

CHAPTER 9

Pillar 6 — The 15-Minute Weekly Review, and Quarterly Estimated Taxes

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WATCH THIS CHAPTER IN ASL

Module 0, Lesson 0.11 and Module 6 — Quarterly Estimated Taxes

Scan to open the lesson in the DeafTax Gig Driver Course at deaf-driver.systeme.io.

IN ONE SENTENCE

Fifteen minutes, same day every week, keeps the system alive; four payments a year keep April from hurting.



The 15-minute weekly review Lesson 0.11

Pillar 6 ties the whole system together. Fifteen minutes, once a week, same day every week.

Three things.

One: open your mileage app and confirm every trip is classified. Business or personal. Swipe through the week.

Two: match your receipts to your expenses and file any stragglers. If your bookkeeping tool pulled in a charge you do not recognize, figure it out now, while you remember.

Three: log anything you paid for in cash, because nothing else will catch it.

That is it. Fifteen minutes.

Here is what those 15 minutes buy you. It is the difference between a driver whose tax season takes an afternoon and one who loses a weekend every April trying to reconstruct a year from memory, and loses deductions they cannot prove.

Set the reminder now, before you leave this section. Sunday evening works for most drivers. This habit is the engine. Everything else is just setup.

Add two things to the review once a month:

- Move your tax set-aside if your bank does not do it automatically (20% of the month's payouts until you know your real number).
- Glance at your profit so far this year. Your bookkeeping tool shows it. If it is running ahead of last year, your quarterly payment should go up.

Why quarterly taxes exist Lesson 6.1

The tax system runs on pay-as-you-go.

For an employee that happens invisibly. A piece of every paycheck goes to the IRS in real time and the worker never thinks about it. As a self-employed driver, nobody does that for you. So the IRS asks you to do it yourself, four times a year. That is what **quarterly estimated taxes** are: you, pre-paying your own tax as you earn it.

Skip it and here is what actually happens. You do not go to prison and it is not a catastrophe. But you owe an **underpayment penalty**. That penalty is essentially interest. The IRS charges its interest rate (around 7% to 8% a year recently) on the amount you underpaid, for the length of time it went unpaid. Small if you are a little short. Real money if you ignore it all year. And completely avoidable.

Who has to do this? The trigger is simple. If you expect to owe at least **$1,000** in federal tax for the year after any withholding, you are supposed to pay quarterly. Most full-time drivers clear that bar easily. Plenty of part-time drivers do too.

So plan on it. The rest of this chapter shows you exactly how much, and exactly how to pay.

Calculating what you owe Lesson 6.2

Two ways to work out your quarterly payment. Use whichever fits you.

Method 1: the simple method. Estimate your annual net profit. Multiply by **27%** to cover both income tax and self-employment tax. Divide by four. That is your quarterly payment.

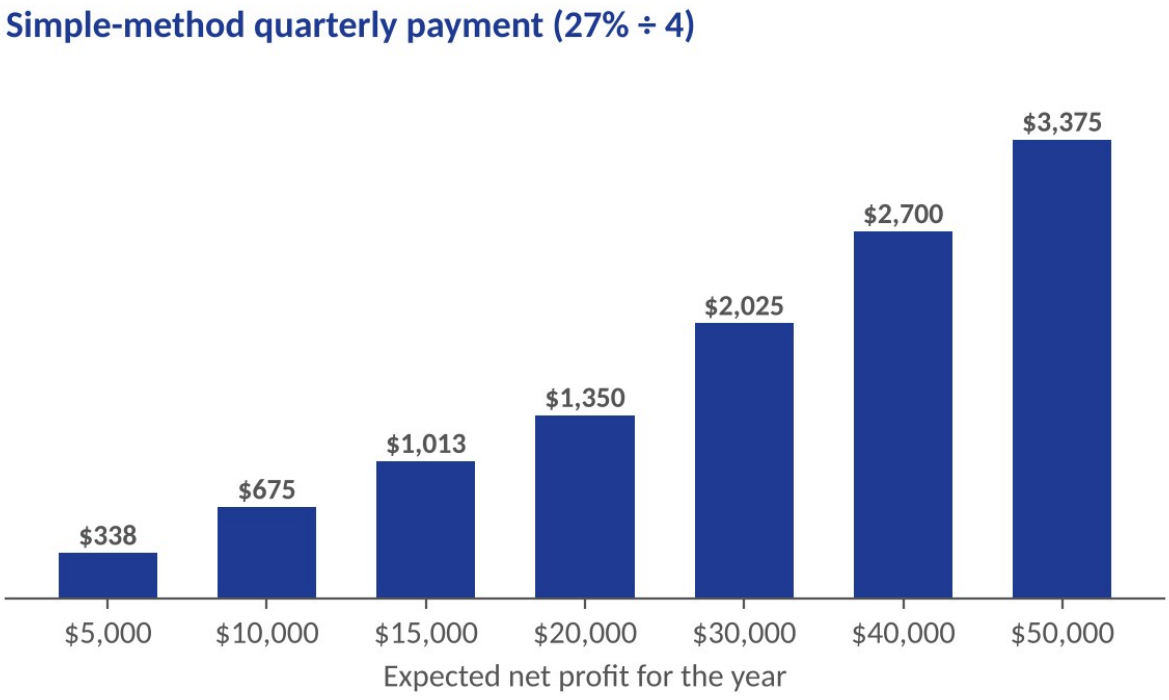
So if you expect $20,000 of net profit, that is about $5,400 for the year. About $1,350 a quarter.

Method 2: safe harbor. Take last year's total federal tax (the "total tax" line on last year's Form 1040), divide it by four, and pay that each quarter. As long as you pay in 100% of your prior-year tax (110% if your income was over $150,000), the IRS will not charge an underpayment penalty, even if you end up owing more at filing. Safe harbor is the stress-free choice for drivers whose income moves around, because it locks in penalty protection using a number you already know.

Three drivers on the simple method:

Driver	Expected net profit	× 27%	Per quarter
Part-time	$8,000	$2,160	$540
Full-time	$25,000	$6,750	$1,688
High earner	$50,000	$13,500	$3,375

Open Appendix B and run your own numbers alongside these.



Simple-method quarterly payments at different profit levels

One honest note. 27% is a teaching shortcut. Your real rate depends on your bracket, your state, and your whole situation. For a driver with low profit and no state tax, 27% will overestimate (the first $16,100 of income has no federal income tax at all). For a driver in a state with income tax, it may be about right. It is close enough to set money aside with confidence. It is not a filing calculation.

If DeafTax.com prepares your return, your quarterly vouchers for the next year are calculated exactly and sent to you with it. Then you are not estimating at all.

The W-2 shortcut. If you or your spouse has a regular job, you can skip separate quarterly payments entirely: ask the employer to withhold extra from each paycheck (a new Form W-4, line 4(c)) to cover the driving tax. Withholding counts as if it were paid evenly through the year, no matter when it happened. Tyler, in Chapter 11, does exactly this.

How to pay Lesson 6.3

Paying is easier than calculating.

IRS Direct Pay. Go to IRS.gov and open Direct Pay. It is free, it pulls straight from your bank account, and you do not need to create an account. Choose Make a Payment. For Reason for Payment, select **Estimated Tax**. For Apply Payment To, choose **1040-ES**. Pick the correct tax year. Then you verify your identity using information from a prior-year return, enter your bank routing and account number, enter the amount, and submit. Save the confirmation number. Screenshot it into your tax folder. That is your proof of payment.

EFTPS. If you would rather set it and forget it, enroll in the Electronic Federal Tax Payment System. It takes a few days to set up because they mail you a PIN. But once you are in, you can schedule all four payments in advance and never think about it again.

IRS2Go (the IRS mobile app) and **mailing a check with Form 1040-ES** also work. Direct Pay and EFTPS leave the cleanest records.

> **DEAFTAX NOTE**
>
> Paying without a phone. IRS Direct Pay identity verification is usually entirely on screen and works fine. But some IRS flows (creating an online account, certain verification paths, and most support) route to a phone step, and that is a real obstacle for Deaf drivers. Three routes around it. One: EFTPS enrollment is by mail and on screen; you receive a PIN by mail and never need a call, which is the strongest argument for using it. Two: the IRS accepts relay and VRS calls to its regular numbers and has a TTY/TDD line (800-829-4059); you have the right to use them. Three: if DeafTax.com prepares your return, your vouchers come with it and most of this disappears. A payment system that assumes you can make a phone call is a design failure, not a personal one. Use the workaround.

The four deadlines

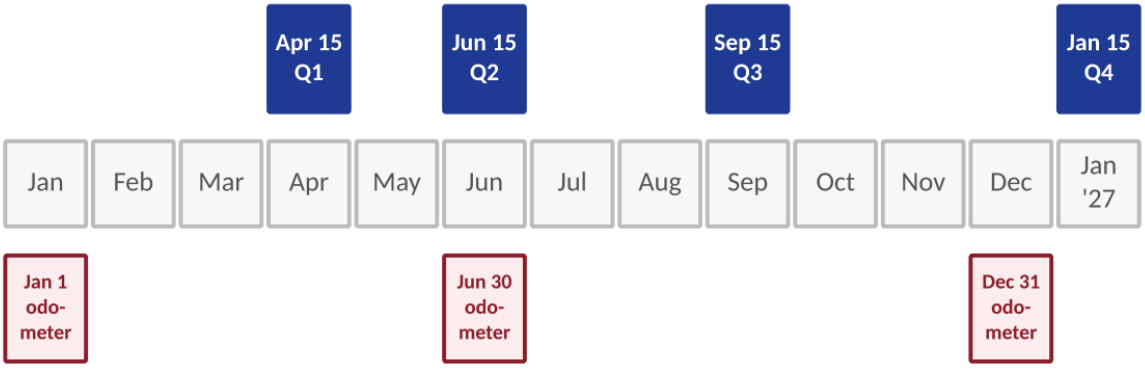
Put these in your phone today, with a reminder a week before each one.

Payment	Covers income earned	Due date (tax year 2026)
1st quarter	January 1 – March 31	April 15, 2026
2nd quarter	April 1 – May 31	June 15, 2026
3rd quarter	June 1 – August 31	September 15, 2026
4th quarter	September 1 – December 31	January 15, 2027

Notice the quarters are not equal. The second "quarter" is two months and the fourth is four. When a date lands on a weekend or holiday it moves to the next business day, so confirm them each year. For tax year 2027, the dates are April 15, June 15, and September 15, 2027, and January 18, 2028.

That single habit, four dates in the calendar with reminders, is what separates drivers who are calm at tax time from drivers who panic.

Estimated payments (navy) and odometer photos (maroon), tax year 2026



The 2026 estimated-tax calendar, with the three odometer dates

What the penalty actually costs

Drivers imagine the underpayment penalty as something dramatic. It is not. It is interest, and it is worth seeing the real size so you neither panic nor ignore it.

Suppose Keisha, from Chapter 11, owed $1,894 of federal tax for 2026 and paid none of it until April 15, 2027. The IRS calculates the penalty on each quarter's shortfall from its due date to the payment date, at its interest rate (about 7% a year recently). Her first-quarter installment of about $474 was 12 months late; her fourth-quarter installment was 3 months late. The penalty works out to roughly $60 to $80.

That is not catastrophic. It is also completely avoidable, and it compounds with a second cost: the $1,894 itself was not set aside, so April became an emergency. The penalty is the small problem. The unplanned $1,894 is the big one. The set-aside habit solves both.

State estimated taxes

If your state has an income tax, it usually has its own estimated payment system with its own dates (most follow the federal dates) and its own website. The 27% planning number includes room for a typical state tax. Your preparer sets your state vouchers with your federal ones. Texas, Florida, Tennessee, Nevada, Washington, Wyoming, South Dakota, and Alaska have no state income tax on wages or business profit, and New Hampshire taxes only certain investment income. New York City and a few other cities have a city income tax on top of the state's.

What if you missed one?

Pay it as soon as you can. The penalty is interest, calculated by the day, so paying late is better than paying in April. You can make a payment on any date, not only the four deadlines. If you started driving mid-year, you only owe estimates on what you earned after you started, and your preparer can use the "annualized" method to show the IRS that.

> **KEY TAKEAWAY**
>
> 27% of expected profit, divided by four, or last year's total tax divided by four. Pay through Direct Pay or EFTPS. Save every confirmation number.

Chapter 9 Checklist

- ☐ I have a weekly 15-minute review on my calendar: classify trips, match receipts, log cash.
- ☐ I estimated my quarterly payment with the simple method or safe harbor (Appendix B).
- ☐ I know the four due dates and they are in my phone with reminders.
- ☐ I made my first payment through Direct Pay or enrolled in EFTPS.
- ☐ I saved the confirmation number in my tax-year folder.
- ☐ If I have a W-2 job: I considered extra withholding instead of separate payments.

CHAPTER 10

Pillar 7 — The Odometer Anchor, and Audit-Proofing Your Return

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WATCH THIS CHAPTER IN ASL

Module 0, Lesson 0.12 and Module 7 — Audit-Proofing Your Return

Scan to open the lesson in the DeafTax Gig Driver Course at deaf-driver.systeme.io.

IN ONE SENTENCE

Three odometer photos a year anchor your mileage; contemporaneous records, honest percentages, and reconciled income make any IRS review a non-event.



The odometer photo ritual Lesson 0.12

Pillar 7, and the anchor for your entire mileage deduction. Photograph your odometer on **January 1**, on **June 30**, and again on **December 31**. Every year.

Three photos, not two. This year that matters more than usual, because the mileage rate changed in the middle of the year. Your business miles have to be totaled separately for each half, and the June photo is what anchors the split.

Those numbers prove your total miles. Your app proves which of them were business. Together they are close to unarguable.

Save all three photos in a folder labeled with the tax year, in the cloud, where your phone dying does not take them with it. Make sure the photo shows the full odometer reading clearly, and that the date is in the photo's metadata (your phone does this automatically) or written on a note in the frame.

If you are starting mid-year, take the photo today. That is your baseline. Then June 30 if it has not passed, and December 31. From this photo forward, everything is captured.

The recovery sweep

One more thing while we are here. Some of what you spent before you built the system is still recoverable, even though the miles are not.

Go through your bank and platform statements for this year.

- **Platform fees and commissions** are on your earnings summaries. Download them.
- **Phone bills** are on your statements. Twelve months, times your business percentage.
- **Anything you bought for driving and paid for by card** is there too, with a date and an amount: mounts, chargers, bags, car washes, parking.
- **Tolls** are on your transponder account history.

That is real money and it is documented, which is what matters. What is gone is the mileage before your first odometer photo, and only the mileage. Do the sweep once, save what you find into your tax-year folder, and then let the system take over from here.

Why Schedule C gets scrutiny Lesson 7.1

Let us talk about audits honestly, because fear makes people do foolish things. Either over-claiming recklessly, or, far more often, under-claiming out of nervousness and overpaying for years. Neither is necessary. Understanding is the cure.

Here is the reality. Schedule C filers, self-employed people like you, are looked at more closely than someone with a single W-2. Why? Because you report your own income and your own deductions, with no employer double-checking either one. There is simply more room for error, honest or otherwise. So the system pays attention. That is not an accusation. It is arithmetic.

And the main tool is not a person. It is a computer. The IRS runs a **matching program**. Every 1099-K and every 1099-NEC sent to you is also sent to the IRS, and software checks that the income on your return agrees. It also compares this year against previous years and flags anything unusual for your profile. None of that involves a human being until something does not add up.

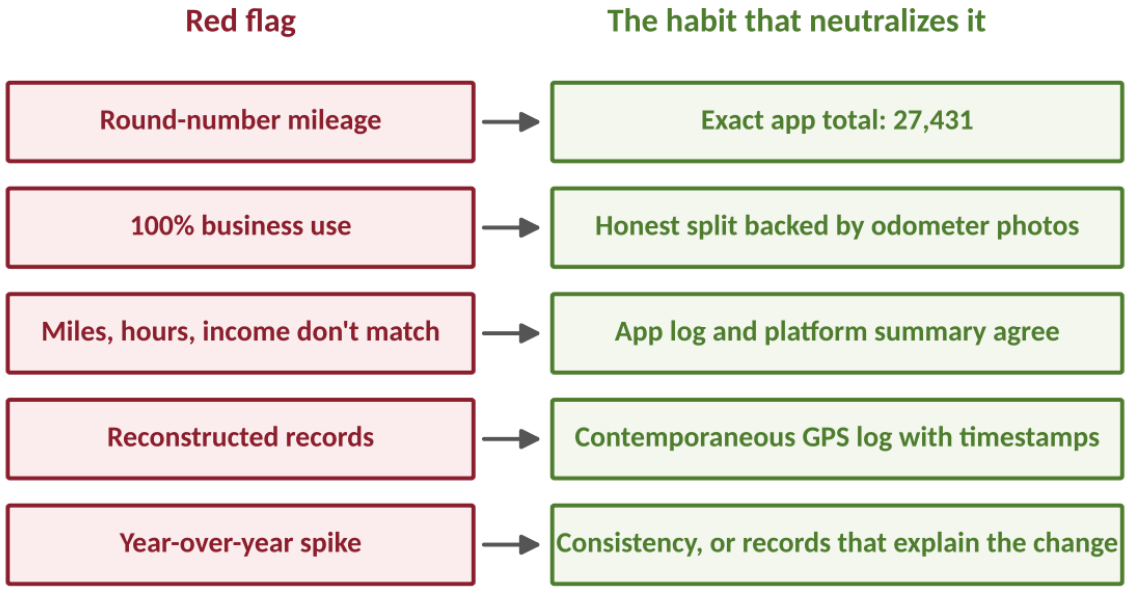
So after 18 years of preparing these returns, here is my framing. You do not avoid audit problems by hiding, or by shrinking your deductions out of nervousness. You avoid problems by filing a complete, honest, well-documented return that matches what the IRS already has.

The five red flags Lesson 7.2

Five patterns trigger more scrutiny than anything else on a driver's return. For each one, here is what trips the wire, and what the clean version looks like.

Flag	What trips the wire	The clean version
1. Round-number mileage	30,000 miles exactly reads as an estimate	The exact odd number your GPS app produces: 27,431
2. 100% business use	Almost nobody uses a vehicle only for business	Your honest split, say 85%, backed by odometer photos
3. Miles, hours, and income that do not match	Miles implying more hours than exist in a year, or far more driving than your income supports	All three tell the same story; your app and your platform summary agree
4. Reconstructed records	A mileage log obviously built the night before filing, all in the same pen, suspiciously tidy	Contemporaneous records, captured as you drove, with timestamps
5. Year-over-year spikes	Deductions suddenly double with no change in your driving	Consistency you can explain; if something changed (a second car, double the hours), records show why

Notice the through-line. Every single fix is the same handful of habits. Track automatically. Keep your odometer photos. Report everything. And your numbers reconcile on their own. Do that, and none of these five flags can touch you.



The five red flags, and the habit that neutralizes each one

Your audit-proof system Lesson 7.3

Turn everything into one simple system you set up once. Four parts, one folder per tax year.

Part 1: your GPS mileage app. Contemporaneous, timestamped, GPS-located. The gold standard of mileage proof, and it runs itself.

Part 2: odometer photos. January 1, June 30, December 31. Dropped into the cloud folder labeled with the tax year.

Part 3: receipts. One photo per receipt, uploaded the day you get it. Do not sort a shoebox in April. Capture as you go.

Part 4: your platform earnings summaries, downloaded as PDFs at year end. That is your income proof.

Last rule: keep all of it for seven years. The IRS can generally look back three years, and longer in certain situations (six years if income was substantially under-reported; no limit if a return was never filed). Seven years is the safe window. A labeled cloud folder per year costs you nothing and means you never have to find anything under pressure.

Set it up once. Feed it as you drive. And your return defends itself.

If a letter arrives

Most IRS contact with drivers is a **CP2000 notice**, the automated mismatch letter from Chapter 2. It is not an audit. It says: "The platform reported $X, your return shows $Y, here is the tax we think you owe." It arrives by mail, usually 12 to 18 months after you filed.

What to do:

10. Do not panic, and do not ignore it. There is a response deadline on the letter, usually 30 days.
11. Do not pay it just to make it go away. CP2000 proposals often ignore your deductions.
12. Send it to your preparer the day it arrives. If DeafTax.com prepared your return, send it to us; responding to IRS letters about returns we prepared is part of the job.
13. If you filed yourself, the response is a written explanation with your records attached: the earnings summary showing the gross-versus-fees breakdown, the mileage reports, the odometer photos. With the system running, you already have everything the letter asks for.

A **correspondence audit** (an examination by mail) works the same way: a list of items, a deadline, and a request for records. Drivers with the four-part system above typically close these with one mailing.

How the IRS contacts you, and how it does not

This matters for every taxpayer, and it matters more in the Deaf community, where scammers know that a text or an email is the channel we are most likely to answer.

The IRS starts contact by mail. A letter, with a notice number in the top right corner, to the address on your last return. The IRS does not start contact by text message, email, social media, or a videophone call. It does not demand immediate payment by gift card, wire transfer, cryptocurrency, or a payment app. It does not threaten to send police. It does not ask for your Social Security number or bank details in a message.

If you receive a text, email, or video call claiming to be the IRS and demanding payment or information, it is a scam. Do not reply. Do not click. Forward phishing emails to phishing@irs.gov, and tell your preparer.

Real IRS letters can be checked. Every notice has a number (CP2000, CP14, Letter 5071C, and so on). Search that number at IRS.gov to see what it is. You can also see your real IRS account, including any balance and any notices, by signing in at IRS.gov/account.

Identity verification. Sometimes the IRS holds a refund until you verify your identity (Letter 5071C). The IRS online identity service (ID.me) offers a video chat option. If a phone step blocks you, your preparer can help you reach the IRS through relay or in writing, and you can request an in-person appointment at a Taxpayer Assistance Center, where an interpreter can be requested in advance.

The correspondence audit, step by step

If you are selected, here is what actually happens, so that it is a process and not a fear.

6. **A letter arrives** listing the items under review (for a driver, almost always car and truck expenses, and sometimes gross receipts) and a date to respond, usually 30 days.
7. **You gather the records for those items only.** Mileage: the two app reports and the three odometer photos. Income: the 1099s and earnings summaries. Other expenses: receipts and statements for the categories named.
8. **Your preparer writes a short cover letter** explaining what is attached and how the numbers were calculated, and sends copies (never originals) by the method the letter specifies, with tracking. If DeafTax.com prepared the return, we do this.
9. **The IRS reviews and replies**, typically within 60 to 120 days. With good records the usual outcome is "no change." If the IRS proposes a change you disagree with, there is an appeals process, and your preparer handles that too.

Drivers with contemporaneous GPS logs and odometer photos rarely get past step 4 with anything owed. Drivers with a reconstructed notebook usually lose most of the mileage deduction. The system is the difference.

> **KEY TAKEAWAY**
>
> Three photos, exact numbers, honest percentages, matching income, seven years of records. That is the whole of audit-proofing, and the system does it for you.

Chapter 10 Checklist

- ☐ I photographed my odometer on January 1 (or today, as my baseline).
- ☐ June 30 and December 31 are in my calendar for the next two photos.
- ☐ I did the recovery sweep for fees, phone, equipment, and tolls paid before the system started.
- ☐ My tax-year folder has four parts: mileage reports, odometer photos, receipts, earnings summaries.
- ☐ I will keep each tax year's folder for seven years.
- ☐ If an IRS letter arrives, I send it to my preparer the same day.

PART III

PUTTING IT TOGETHER

CHAPTER 11

Six Driver Profiles

IN ONE SENTENCE

Six drivers, two cities, full numbers. Find the one closest to you and borrow the plan.



The numbers in this chapter are built from public platform averages and the 2026 figures in Appendix D. They are illustrations. Your year will differ. What matters is the shape of each plan and the mistakes each driver avoided.

Three drivers are in Austin, Texas, which has no state income tax. Three are in New York City, which has state and city income tax on top of federal. This book covers federal tax only; where state tax changes the plan, I say so.

All six use the standard mileage rate with the 2026 split: $0.725 per mile through June 30, $0.76 from July 1. All six are single filers, so the 2026 standard deduction is $16,100.

Profile 1: Tyler — weekend Uber driver with a full-time job (Austin)

Tyler works a W-2 job paying $48,000 and drives for Uber on Friday and Saturday nights. He thinks of it as "beer money." It is a business.

Tyler's year	Amount
W-2 wages	$48,000
Uber 1099-K (gross, including $900 of tips)	$9,600
Platform fees (from earnings summary)	− $1,920
Business miles: 3,100 (Jan–Jun) + 3,100 (Jul–Dec)	− $4,604
Phone (50% of $80/month)	− $480
Rider supplies and a phone mount	− $150
Net profit (Schedule C)	$2,446
Self-employment tax	$346
Added federal income tax (12% bracket, after half-SE, QBI, and tips deductions)	$110

Tyler's year	Amount
Federal tax from driving	$456

What Tyler got right. He used a separate card for driving from day one, so his $150 of supplies and his phone bill were on one statement. His mileage app ran on Always. He downloaded his Uber tax summary and saw the $1,920 in fees.

Where the tips deduction shows up. Because Tyler has W-2 income, he is in the 12% bracket. His $900 of tips, reported on his 1099-K, qualify for the new tips deduction and save him about $108 of income tax. This is the profile where the tips deduction is worth real money: a driver with other income.

If he had claimed nothing. Net profit $9,600. SE tax $1,357. Added income tax about $750. Total about $2,100. Records saved a weekend driver about $1,650.

Quarterly plan. Tyler does not make separate quarterly payments. He gave his employer a new Form W-4 with an extra $20 of withholding per paycheck, which covers the $456 with room to spare. Withholding counts as paid evenly through the year, so there is no penalty question at all.

Handoff. One 1099-K, one earnings summary, two mileage reports, three odometer photos, one card statement, his W-2. Done in February.

> **KEY TAKEAWAY**
>
> A part-time driver with a day job is the driver who benefits most from the tips deduction and the W-4 shortcut.

Profile 2: Luis — full-time, three apps (Austin)

Luis drives full time: Uber and Lyft during the day, DoorDash in the evening. Three apps, one business, one Schedule C.

Luis's year	Amount
Uber 1099-K (gross)	$34,000
Lyft 1099-K (gross)	$14,000
DoorDash 1099-NEC	$10,000
Total gross receipts (tips included: $4,200)	$58,000
Platform fees (Uber $7,800 + Lyft $3,200)	− $11,000
Business miles: 20,500 (Jan–Jun) + 20,500 (Jul–Dec)	− $30,443
Tolls (TxTag statement)	− $1,100
Phone (75% of $100/month)	− $900
Rider supplies, dash cam, insulated bags	− $530
Deaf driver equipment: tablet for rider communication, visual alert	− $450
Mileage app and QuickBooks Solopreneur subscriptions	− $300
Net profit (Schedule C)	$13,277
Self-employment tax	$1,876

Luis's year	Amount
Federal income tax (profit is below the standard deduction)	$0
Total federal tax	$1,876

What Luis got right. One mileage app for all three platforms, classified by shift. His income grid (Chapter 2) has three rows and one total, so nothing was counted twice. He claimed the tablet he keeps on the passenger seat to type messages to riders, and the flashing alert that tells him a request came in.

Where the tips deduction does not help. Luis's $4,200 of tips qualify, but his income tax is already $0. The tips deduction reduces income tax only; it does nothing to self-employment tax. For a full-time driver with no other income, the mileage deduction is what matters.

Quarterly plan. In his first year, Luis used the simple method: 27% of an expected $13,000 profit, about $880 a quarter. That overpaid; his actual federal tax was $1,876, so he received a refund of about $1,600. Not a problem, but in year two he switches to safe harbor: last year's $1,876 divided by four, $469 a quarter. In Texas, with no state tax, the 27% rule is a ceiling, not a target.

Handoff. Two 1099-Ks, one 1099-NEC, three earnings summaries, his income grid, two mileage reports, three odometer photos, bank and card statements, his QuickBooks file, four payment confirmations.

> **DEAFTAX NOTE**
>
> $58,000 gross and $13,277 profit is normal for a full-time driver on standard mileage. The mileage deduction is doing what it is designed to do: covering the real cost of running a car 41,000 miles a year.

Profile 3: Maria — delivery only (New York City)

Maria delivers in Queens by car: DoorDash, Uber Eats, and Instacart. No passengers, ever.

Maria's year	Amount
DoorDash 1099-NEC	$14,500
Uber Eats 1099-K (gross)	$9,800
Instacart 1099-NEC	$6,700
Total gross receipts (tips included: $6,000)	$31,000
Uber Eats service fees	− $1,400
Business miles: 12,000 (Jan–Jun) + 12,000 (Jul–Dec)	− $17,820
Phone (70% of $75/month)	− $630
Hot bags, grocery cart, phone mount	− $165
Parking and bridge tolls while working	− $420
Net profit (Schedule C)	$10,565
Self-employment tax	$1,493
Federal income tax	$0
Total federal tax	$1,493

What Maria got right. Delivery drivers rack up miles between drop-offs, repositioning, and waiting outside restaurants. All of it counts while she is online. Her app caught 24,000 miles that a notebook would not have. She also kept her bridge tolls and the garage she sometimes uses for a 20-minute wait, both deductible on top of mileage.

The delivery difference. DoorDash and Instacart report what they paid her, with no fee deduction to claim. Uber Eats reports gross, like Uber rides, so the $1,400 in fees is a deduction. The income grid keeps this straight.

State and city. New York State and New York City both tax Maria's $10,565 of profit. Federal income tax is $0 because of the standard deduction, but her state return will not be. DeafTax.com prepares both with the federal return. For planning, Maria sets aside 20% of every payout and adjusts after her first year.

Quarterly plan. Simple method on expected profit of $10,000: 27%, about $675 a quarter. In New York, that covers federal plus a good part of state and city. Year two: safe harbor.

Profile 4: Devon — SSDI, part-time DoorDash (New York City)

Devon receives SSDI of $1,650 a month and delivers for DoorDash about 12 hours a week in the Bronx. He reported his self-employment to Social Security the month he started, and met with a WIPA benefits counselor.

Devon's year	Amount
SSDI benefits (not taxable at this income level)	$19,800
DoorDash 1099-NEC (tips included: $2,800)	$14,500
Business miles: 4,900 (Jan–Jun) + 4,900 (Jul–Dec)	– $7,277
Phone (50% of $80/month)	– $480
Hot bags	– $60
Net profit (Schedule C)	$6,683
Self-employment tax	$944
Federal income tax	$0
Total federal tax	$944

What SSA sees. Devon's net earnings from self-employment are $6,683 × 92.35% = $6,172 for the year, about $514 a month. He works about 50 hours a month. That is under the 2026 trial-work threshold ($1,210 or 80 hours) in every month and far under the SGA amount ($1,690). His SSDI continues, and he has used none of his nine trial work months.

What SSA would have seen without records. If Devon had claimed no deductions, his net earnings would have been $14,500 × 92.35% = $13,391, about $1,116 a month. Still under SGA, but close to the trial-work threshold, and a busy December could have pushed one month over it. The mileage app is what keeps his record accurate.

The equipment angle. Devon bought a $150 visual alert for DoorDash notifications. On his tax return it is a business expense. With SSA, it may also count as an impairment-related work expense that reduces his countable earnings further. He keeps the receipt for both.

Are his SSDI benefits taxed? Not at this level. Social Security benefits become taxable only when half of the benefits plus other income exceeds $25,000 for a single filer. Devon is at about $16,000.

Quarterly plan. Federal tax of $944 is under the $1,000 trigger, so no quarterly payments are strictly required. Devon pays $250 a quarter anyway through EFTPS (enrolled by mail, no phone call) so that April is a non-event. New York State and City tax his profit; his preparer sets the state vouchers.

> **KEY TAKEAWAY**
>
> For a driver on SSDI or SSI, the 7-Pillar System is not only about tax. It is the proof of what you actually earned. Report your work. Keep the records. Talk to WIPA.

Profile 5: Carlos — TLC driver with a leased car (New York City)

Carlos drives full time for Uber and Lyft in Manhattan with a TLC license and a leased vehicle. His costs are higher than anyone else's in this chapter, so he is the driver who should actually run the standard-versus-actual comparison.

Carlos's year	Amount
Uber 1099-K (gross)	$52,000
Lyft 1099-K (gross)	$20,000
Total gross receipts (tips included: $3,100)	$72,000
Platform fees	− $14,000
Business miles: 19,000 (Jan–Jun) + 19,000 (Jul–Dec)	− $28,215
Tolls (E-ZPass)	− $2,400
Phone (80% of $100/month)	− $960
Rider supplies and dash cam	− $520
TLC renewal, drug test, inspection fees	− $150
QuickBooks Solopreneur	− $240
Net profit (Schedule C)	$25,515
Self-employment tax	$3,605
Federal income tax (after half-SE, tips, and QBI deductions)	$361
Total federal tax	$3,966

The comparison. Carlos's actual vehicle costs for the year: lease $7,800, TLC insurance $4,800, gas $5,200, maintenance $900, car washes $600, inspections $400. Total $19,700. His business-use percentage from the app is 90%, so the actual-expense deduction would be $17,730. Standard mileage on 38,000 business miles is $28,215. Standard wins by about $10,500. This is common: standard mileage is generous to high-mileage drivers in ordinary cars.

The lease rule. Because Carlos chose standard mileage in the first year of the lease, he must use it for the entire lease. That is fine; it wins. If his next car is an expensive purchase, he and his preparer will run the comparison again in that car's first year.

Car loan interest. None. A lease is not a loan, so neither the Schedule C interest deduction nor the new personal car-loan interest deduction applies.

Where the tips deduction helps. Carlos has enough profit to owe income tax, so his $3,100 of tips, shown on his 1099-K, reduce his taxable income and save him about $310.

State and city. New York State and City tax apply to his profit. The 27% simple method on $25,000 of expected profit, about $1,690 a quarter, covers federal and most of state and city. Year two: safe harbor, with his preparer's vouchers.

Profile 6: Keisha — never tracked, started mid-year (Austin)

Keisha drove for Uber all year and did not track anything until August 1, when she read this book. She is the most common driver I see.

Keisha's year	Amount
Uber 1099-K (gross; tips included: $1,600)	$27,000
Platform fees (recovered from the earnings summary)	− $5,400
Business miles logged Aug 1 – Dec 31: 9,400 × $0.76	− $7,144
Business miles Jan 1 – Jul 31	$0 (not logged)
Phone (60% of $85/month; recovered from statements)	− $612
Supplies (recovered from card statement)	− $180
Tolls (recovered from TxTag history)	− $260
Net profit (Schedule C)	$13,404
Self-employment tax	$1,894
Federal income tax	$0
Total federal tax	$1,894

What the recovery sweep saved. Without the sweep, Keisha's only deduction would have been the 9,400 logged miles, and her profit would have been $19,856 with SE tax of $2,806. One afternoon with her earnings summary, phone bills, card statement, and toll history saved her about $900.

What the missing miles cost. Had she tracked all year, she would have logged roughly 22,000 business miles: about 11,000 at $0.725 and 11,000 at $0.76, a $16,335 deduction. Her profit would have been about $4,200 and her SE tax about $600. The seven untracked months cost her about $1,300 in federal tax. They are gone. Nobody can rebuild them, and the IRS does not accept "I probably drove a lot."

What she did on August 1. Odometer photo. Mileage app on Always. Separate account, payouts redirected. One card. From that day, every mile and every dollar was captured. January 1, 2027 is her first full capture year.

Quarterly plan. Keisha owed more than $1,000 and paid nothing during the year, so she has a small underpayment penalty, a few dozen dollars. For the following year she uses safe harbor: $1,894 divided by four.

COMMON MISTAKE

Waiting for January to "start fresh." The system starts the day you install the app. Keisha's untracked months are the most expensive line in this chapter, and the only one that cannot be fixed.

What the six drivers have in common

Driver	Gross	Net profit	Federal tax	What made the difference
Tyler (weekend + W-2)	$9,600	$2,446	$456	Separate card; tips deduction; W-4 shortcut
Luis (full-time, 3 apps)	$58,000	$13,277	$1,876	41,000 logged miles; income grid; Deaf equipment
Maria (delivery only)	$31,000	$10,565	$1,493	Miles between deliveries; tolls and parking
Devon (SSDI)	$14,500	$6,683	$944	Records that prove net earnings to SSA; reported work
Carlos (TLC, leased)	$72,000	$25,515	$3,966	Ran the comparison; standard mileage won
Keisha (started Aug 1)	$27,000	$13,404	$1,894	Recovery sweep; system from day one forward

Every one of them is taxed on the bottom number, not the top one. Every one of them got there with the same seven pillars.

CHAPTER 12

Driver Questions, Answered

IN ONE SENTENCE

The questions drivers ask my practice most often, answered in one place.



These are the questions that come up most often at DeafTax.com, in the order drivers tend to ask them. Where a question is answered in detail elsewhere in the book, I point you there.

Getting started

I only drive a few hours a week. Does any of this apply to me?

Yes. If your net earnings from driving are $400 or more for the year, you owe self-employment tax and you must file. The system scales down: a free mileage app, a separate account, and one card take a part-time driver 15 minutes a week. Tyler, in Chapter 11, is a weekend driver who saved about $1,650 with records.

Do I need to register my business anywhere?

Federally, no. You are a sole proprietor the moment you start. Some cities and states require a business license or a rideshare permit (New York City's TLC is the strictest). Those are platform and local requirements, not tax ones. Their fees are deductible.

Should I get an EIN?

It is optional and free. The main benefit is that you can give an EIN instead of your Social Security number to banks and platforms that ask for a taxpayer number. Apply at IRS.gov; it takes about ten minutes. Do not pay a service to do it.

I started driving in October. Do I need to do all of this for three months?

Yes, and it is easier than starting in January with a full year behind you. Odometer photo today, app on Always, separate account. Your first return will be small and clean, and your system will already be running when the full year starts.

Income

The platform says I earned $25,000 but my bank shows $19,500. Which number do I report?

Report the $25,000 gross, then deduct the $5,500 of platform fees as Commissions and Fees. Chapter 2 explains why reporting the bank number triggers a mismatch letter.

I never got a 1099. Do I still have to report the income?

Yes. The 1099 thresholds ($20,000 and 200 transactions for a 1099-K; $2,000 for a 1099-NEC) decide whether the platform sends a form, not whether you owe tax. Your earnings summary and bank deposits are your record.

Are cash tips taxable?

Yes. All tips are income. Cash tips that were never reported on a form are still taxable, but they do not count as "qualified tips" for the new tips deduction, which requires the tips to appear on a 1099 or W-2.

I got a bonus for referring another driver. Where does that go?

Gross receipts, usually on a 1099-NEC. It is business income on the same Schedule C.

The platform reimbursed me for a toll. Is that income?

Usually it is included in your gross on the earnings summary, and the toll you paid is a deduction. The two offset. Make sure you are not deducting the toll twice (once as a fee and once as an expense).

Mileage

Can I just use the miles the platform reports?

Use your own GPS log as the deduction and keep the platform's number as a cross-check. The platform's online miles usually undercount and have no per-trip detail. Chapter 6.

My app says 85% business use. Is that too high?

No. 85% is typical for a full-time driver who also uses the car personally. 100% is the number to avoid, because it is almost never true. Report what the app shows.

I use standard mileage. Can I also deduct gas?

No. Gas is inside the rate. Tolls, parking, and the business share of car loan interest are the only vehicle costs you add on top of standard mileage.

I drove 35,000 miles but my car is a 2012 with 180,000 miles on it. Is standard mileage still allowed?

Yes. The rate does not depend on the car's age or value. An old, paid-off, fuel-efficient car on standard mileage is the most profitable setup a driver can have.

Can I switch from actual expenses to standard mileage next year?

Generally not for the same car if you used actual expenses in that car's first business year. You can switch from standard to actual. Chapter 6 explains the lock-in rule.

Deductions

Can I deduct meals while driving?

No. Your lunch on shift is personal. Rideshare and delivery driving is not overnight travel, which is what the business meal rules require.

Can I deduct my car insurance?

On the actual expense method, the business share, yes. On standard mileage, it is inside the rate. A rideshare endorsement on your policy follows the same rule.

Can I deduct clothes? A uniform? A reflective vest?

Everyday clothing, no, even if you only wear it to drive. A reflective safety vest or rain gear you would never wear otherwise is a reasonable business expense; document it.

Can I deduct part of my rent as a home office?

Almost never. Your place of business is the car. The home office rules require a space used regularly and exclusively for the business, and for a driver that is rare. Ask your preparer before claiming it; do not claim it on your own.

Can I deduct my hearing aids on Schedule C?

No. Hearing aids, cochlear implants, batteries, and audiology are medical expenses with their own rules on a different part of the return. The equipment you buy to drive as a Deaf person (visual alerts, a rider communication tablet, communication cards) is a business expense. Chapter 8 draws the line.

Is this book deductible?

Yes, as business education, because it improves skills for a business you already run. So is the course.

Can I deduct the fee DeafTax.com charges me?

The portion related to your Schedule C, yes, as a business expense in the year you pay it.

Quarterly taxes

I have a W-2 job. Do I really need to make quarterly payments?

Not necessarily. You can have your employer withhold extra from each paycheck to cover the driving tax (Form W-4, line 4(c)). Withholding counts as paid evenly through the year. Chapter 9 and Appendix B.

I paid nothing all year. How bad is it?

The penalty is interest, usually a few dozen to a couple of hundred dollars for a typical driver. The bigger problem is the unplanned bill. Start the set-aside habit today and use safe harbor next year.

I am on SSDI. Do I pay quarterly?

If you expect to owe at least $1,000 in federal tax after any withholding, yes. Many drivers on SSDI owe less than that and pay nothing until filing, or make small voluntary payments through EFTPS so April is simple. Devon, in Chapter 11, does the latter.

Records and the IRS

How long do I keep everything?

Seven years. A cloud folder per tax year.

I lost my January odometer photo. What now?

Use the earliest dated record you have: a service receipt with the mileage on it, a state inspection report, or the odometer reading in your app's first trip. Photograph the odometer today for the rest of the year. Next January, take the photo.

What if I get audited?

It is almost always by mail, it asks for specific records, and with the four-part system from Chapter 10 it usually ends with "no change." Send the letter to your preparer the day it arrives.

The IRS texted me about a refund. What do I do?

Nothing. The IRS does not text. It is a scam. Chapter 10.

Benefits and family

Will driving affect my SSDI?

It can, depending on your net earnings and hours. Chapter 1 explains the trial work period, the SGA amount, and why SSA counts net earnings, not gross. Report your work to SSA when you start, and talk to a WIPA counselor.

Will driving affect my SSI?

Yes. SSI counts your net self-employment earnings, averaged over the year, after exclusions. Report your estimated earnings when you start and your actual Schedule C at year end. Chapter 1.

Will driving affect my Medicaid, SNAP, or housing assistance?

Each program has its own income rules, and most count net self-employment income rather than gross. The same records that reduce your tax are the records that show those programs what you actually earned. Report changes as each program requires, and bring the question to a benefits counselor.

My teenager wants to drive for DoorDash. Anything different?

The platforms set their own minimum ages. For tax, the rules are the same: a dependent child with self-employment income files their own return if net earnings are $400 or more, and owes self-employment tax. The parent's return is not affected except that the child must still qualify as a dependent.

DeafTax.com

When should I send my folder?

As soon as your 1099s and earnings summaries are available, usually by the end of January. DeafTax.com works first come, first served; the earlier your folder arrives, the earlier your return is filed.

Can you do my state return too?

Yes. Federal and state (and city, where it applies) for one fee.

What if I already filed myself and think I made a mistake?

Send us the return you filed and your records. If there is a mistake, we prepare an amended return (Form 1040-X). Drivers who claimed no mileage or no platform fees often get money back for up to three prior years.

Can I ask a question without booking a full appointment?

Email office@deaftax.com or call the videophone, (855) 280-5447. For a longer conversation about your situation, DeafTax.com offers a one-on-one consultation in ASL.

> **KEY TAKEAWAY**
>
> If your question is not here, bring it to the handoff. "I did not know whether to ask" is the most expensive sentence in tax.

CHAPTER 13

Your 12-Month Driver Calendar

IN ONE SENTENCE

Put these dates in your phone once and the year runs itself.



This calendar covers tax year 2026, from the first odometer photo to the day DeafTax.com files your return. Dates that fall on a weekend or federal holiday move to the next business day; the dates below are already adjusted.

Month	Tax tasks	System tasks
January 2026	Jan 15: 4th-quarter 2025 estimated payment due.	Jan 1: odometer photo #1. New tax-year folder. Confirm mileage app is on Always.
February 2026	1099-K and 1099-NEC forms for 2025 arrive by Jan 31; earnings summaries posted. Assemble the 2025 handoff packet and send it to DeafTax.com.	Weekly 15-minute review.
March 2026	DeafTax.com prepares and files your 2025 return.	Weekly review. Check your tax set-aside balance against your preparer's estimate.
April 2026	Apr 15: 2025 return due. Apr 15: 1st-quarter 2026 estimated payment due.	Weekly review. Use the vouchers your preparer sent.
May 2026	—	Weekly review. Monthly profit check.

Month	Tax tasks	System tasks
June 2026	Jun 15: 2nd-quarter estimated payment due.	Jun 30: odometer photo #2 (the mid-year anchor). Export your Jan–Jun mileage report now, while it is fresh.
July 2026	Mileage rate changes to $0.76 on Jul 1.	Weekly review. Confirm your app is still on Always after any phone update.
August 2026	—	Weekly review. If you are starting the system now: odometer photo today, recovery sweep.
September 2026	Sep 15: 3rd-quarter estimated payment due.	Weekly review. Monthly profit check: is profit running ahead of last year? Adjust the 4th payment.
October 2026	Oct 15: extended 2025 returns due (if you filed an extension).	Weekly review. Replace any worn equipment before year end; it is deductible this year.
November 2026	—	Weekly review. Renew subscriptions on the business card.
December 2026	Consider paying deductible expenses you will need anyway (mileage app renewal, supplies) before Dec 31.	Dec 31: odometer photo #3. Export your Jul–Dec mileage report. Download every platform's earnings summary as soon as it posts.
January 2027	Jan 15: 4th-quarter 2026 estimated payment due. 1099s arrive by Jan 31.	Jan 1: odometer photo #1 for 2027. New folder.
February 2027	Assemble the 2026 handoff packet (Appendix A). Send it to DeafTax.com.	—
April 2027	Apr 15: 2026 return due. Apr 15: 1st-quarter 2027 estimated payment due.	—

Tax year 2027 estimated payment dates: April 15, June 15, and September 15, 2027, and January 18, 2028.

The two dates that save the most money

If you only put two reminders in your phone, make them these.

June 30. The mid-year odometer photo and the Jan–Jun mileage export. Miss this and your preparer has to estimate the split between the two 2026 rates.

December 31. The year-end odometer photo, the Jul–Dec export, and the earnings summary downloads. Everything in the handoff packet depends on this day.

> **KEY TAKEAWAY**
>
> Three odometer dates. Four payment dates. One handoff in February. That is the whole year.

CHAPTER 14

Handing Off to DeafTax.com

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WATCH THIS CHAPTER IN ASL

Module 7, Lessons 7.4–7.5 — Your Records Handoff Packet · Handing Off to DeafTax.com

Scan to open the lesson in the DeafTax Gig Driver Course at deaf-driver.systeme.io.

IN ONE SENTENCE

Assemble the nine-item folder, click File Now at DeafTax.com, and send the folder before your appointment. We prepare and file your return in ASL.



What it was all for Lesson 7.4

You have done the work. Let me tell you what it was for.

Everything in this book has been building one thing: a complete, clean, documented year. Your mileage, split correctly. Your income, reconciled across every platform. Every deduction, captured and provable. You are now a better-documented driver than most of the people who walk into any tax office in the country.

So what happens now?

You do not file this yourself. That was never the plan, and I want to be clear about why.

Preparing a Schedule C return properly means knowing which form line each figure belongs on, how the self-employment tax deduction interacts with your income, how the QBI deduction and the tips deduction are limited, what your state does differently, and a hundred small things that take years to learn. Doing it once a year, in a second language, from a software screen designed for someone else: that is where mistakes happen. Expensive ones.

You do not need to become a tax preparer. You need to arrive with good records and hand them to someone who already is one.

What a preparer actually does with your folder

I want to make the value visible rather than assumed. Here is what happens on our side when your packet arrives.

14. **Reconcile income.** We match each 1099-K and 1099-NEC against your earnings summaries and your income grid, so the return agrees with what the IRS already has, and every platform fee is captured as a deduction.
15. **Place the mileage.** Two totals, two rates, one Car and Truck Expenses figure, with your odometer photos and app reports behind it in our file.
16. **Enter every other deduction** on the correct Schedule C line, from your category map.
17. **Apply the automatic deductions:** one-half of SE tax, the QBI deduction (including the limits), the self-employed health insurance deduction if it applies, and the tips deduction if your tips are on a form.
18. **Check the interactions.** Premium tax credits, a spouse's W-2, SSDI taxability, a child, education credits: the places where one number changes another.
19. **Prepare the state return** (and city, where it applies) with the federal return, for one fee.
20. **Calculate next year's quarterly vouchers** exactly, so you are not estimating.
21. **E-file**, and send you the complete return and the vouchers.

If an IRS letter arrives about a return we prepared, send it to us. Responding is part of the job.

Why the language matters

Most Deaf drivers have sat in a tax appointment teaching the professional about their own job, through an interpreter who did not know the vocabulary, while paying for the privilege. Or typed back and forth on a phone with someone who had never seen a driver's return and did not know that a 1099-K includes fees.

That is not what happens at DeafTax.com. We prepare and file your return in ASL, directly. No interpreter. No typing. No explaining what a 1099-K is. We have seen thousands of driver returns, and we have been doing this since 2007.

The Records Handoff Packet: nine items

Here is exactly what goes in the folder. Appendix A is the one-page checklist version.

10. **Your mileage report for January 1 – June 30**, exported from your app as a PDF.
11. **Your mileage report for July 1 – December 31**, exported separately. Two reports, not one.
12. **Your three odometer photos** (January 1, June 30, December 31).
13. **Every 1099 you received:** 1099-K, 1099-NEC, 1099-MISC.
14. **Each platform's annual earnings summary**, saved as a PDF.
15. **Your other-deductions tally** from Chapter 8: phone percentage and bills, tolls, parking, equipment, supplies, Deaf driver equipment, subscriptions, education, car loan interest statement.
16. **Your business bank and card statements** for the year (or your QuickBooks Solopreneur file).
17. **Your receipt folder.**
18. **Proof of any quarterly estimated payments** you made, with the confirmation numbers.

Two extras if you have them. **Last year's tax return**, which helps us see what changed. And **your income grid** from Chapter 2, which is your own reconciliation. We do not need it, but if you built it, send it, because it tells us you have already checked your own numbers.

If you have kept the system running since Chapter 4, you already have every one of these. That is the entire point of the order we did this in.

And if something in your situation is complicated (health insurance, a second business, a spouse with a W-2, SSDI, an IRS letter you did not understand), that is exactly what we are for. Bring it.

How to start Lesson 7.5

Three steps.

One. Assemble the nine-item folder. Do it now, while the list is fresh, not in April.

Two. Go to **DeafTax.com** and click **File Now**. You will pick a time, and we meet by videophone. Signed, directly, no interpreter in the middle. Our videophone number is **(855) 280-5447** and our email is **office@deaftax.com**.

Three. Send the folder before the appointment, so we spend the time on your return rather than on collecting paperwork.

DeafTax.com works first come, first served. We do not reserve slots, because nobody knows exactly when their 1099s will arrive. The earlier your folder is ready, the earlier your return is filed.

Current fees are on the pricing page at DeafTax.com. The preparation fee for your Schedule C is itself a deductible business expense, which we covered in Chapter 8. Part of it comes back to you next year.

The last dollar

You have read a book about capturing every dollar you are entitled to. The last dollar it can save you is the one you would have lost by doing the final step yourself, in a language that was never built for you, at eleven at night in April.

Build the system. Keep the records. Then hand them to someone who does this for a living, in your language, and go back to driving.

Joshua R. Beal, MBA

Founder & CEO, DeafTax.com

> **KEY TAKEAWAY**
>
> Nine items. File Now at DeafTax.com. Videophone (855) 280-5447. Email office@deaftax.com. Send the folder first.

Chapter 14 Checklist

- ☐ My nine-item handoff packet is assembled in my tax-year folder.
- ☐ I included last year's return and my income grid.
- ☐ I clicked File Now at DeafTax.com and booked my videophone appointment.
- ☐ I sent the folder before the appointment.
- ☐ I will forward any IRS letter to DeafTax.com the day it arrives.

APPENDICES

APPENDICES

APPENDIX A

The Records Handoff Packet

Print this page. Tick each item. Send the folder to DeafTax.com.

Tax year: 2026 · Driver name: _____ · Platforms: _____

- ☐ **1. Mileage report, January 1 – June 30, 2026** (PDF export from your app). Business miles: _____
- ☐ **2. Mileage report, July 1 – December 31, 2026** (separate PDF export). Business miles: _____
- ☐ **3. Three odometer photos:** January 1 (_____ miles), June 30 (_____ miles), December 31 (_____ miles)
- ☐ **4. Every 1099 received:** 1099-K (platforms: _____), 1099-NEC (platforms: _____), 1099-MISC (_____)
- ☐ **5. Annual earnings summary PDF from every platform** (list: _____)
- ☐ **6. Other-deductions tally:** phone bills and business % (____%), tolls, parking, equipment, rider supplies, delivery gear, Deaf driver equipment, subscriptions, education, car loan interest statement
- ☐ **7. Business bank and card statements for the year** (or QuickBooks Solopreneur access)
- ☐ **8. Receipt folder** (photos or app export)
- ☐ **9. Proof of quarterly estimated payments:** Apr 15 $_____ conf. #_____ · Jun 15 $_____ conf. #_____ · Sep 15 $_____ conf. #_____ · Jan 15 $_____ conf. #_____

Extras if you have them:

- ☐ Last year's tax return
- ☐ Your income grid (one row per platform: gross, fees, tips, net)
- ☐ Form 1095-A or health insurance premium statements
- ☐ W-2 from any other job
- ☐ Any IRS or state letter you received during the year

Then: DeafTax.com → **File Now** → pick a videophone time → send the folder before the appointment.

Videophone **(855) 280-5447 · office@deaftax.com**

APPENDIX B

Quarterly Estimated Tax Worksheet

Use the simple method or safe harbor. Round up.

Simple method (new drivers, or income that changed a lot)

Step	Your number
A. Expected gross receipts for the year (all platforms)	$_____
B. Expected platform fees	$_____
C. Expected business miles Jan–Jun × $0.725	$_____
D. Expected business miles Jul–Dec × $0.76	$_____
E. Expected other deductions (phone %, tolls, parking, equipment, supplies, subscriptions)	$_____
F. Expected net profit (A − B − C − D − E)	$_____
G. Estimated annual federal tax (F × 27%)	$_____
H. Quarterly payment (G ÷ 4)	$_____

If you have a state income tax, 27% usually covers federal plus most of state. If you live in a state with no income tax, 27% is a ceiling; you may get a refund.

Safe harbor (second year onward)

Step	Your number
I. Last year's total federal tax (Form 1040, "total tax" line)	$_____
J. If last year's adjusted gross income was over $150,000, multiply I by 110%; otherwise use I	$_____
K. Minus expected federal withholding from any W-2 job this year	$_____
L. Quarterly payment ((J − K) ÷ 4)	$_____

Pay L on each due date and you are protected from the underpayment penalty, even if you owe more at filing.

The W-4 shortcut. If you or your spouse has a W-2 job, you can skip separate payments: divide G or L by the number of paychecks left this year and ask the employer to withhold that extra amount (Form W-4, line 4(c)).

Due dates, tax year 2026: April 15, 2026 · June 15, 2026 · September 15, 2026 · January 15, 2027.

Pay at: IRS.gov → Direct Pay → Estimated Tax → 1040-ES → tax year 2026. Or enroll in EFTPS (PIN by mail, no phone call).

APPENDIX C

Deduction Tracker

Copy this into a spreadsheet, or use it as the category list in your bookkeeping tool. One row per expense. Categories are named for Schedule C.

Date	Category	Amount	Business %	Deductible amount	Receipt location	Notes
	Commissions and fees		100%		Earnings summary	Platform:
	Utilities (phone)		___%		Phone bill	Plan:
	Other expenses (tolls)		100%		Transponder statement	
	Other expenses (parking)		100%		Receipt photo	
	Supplies (equipment)		100%		Order history	Item:
	Supplies (rider/delivery)		100%		Order history	Item:
	Supplies (Deaf driver equipment)		___%		Receipt photo	Item:
	Interest (car loan, business %)		___%		Lender statement	
	Other expenses (subscriptions)		100%		Card statement	App:
	Other expenses (education)		100%		Receipt	
	Other expenses (tax prep fee)		100%		Receipt	

Monthly totals

Month	Commissions & fees	Utilities	Tolls & parking	Supplies	Other	Total
Jan						
Feb						
Mar						
Apr						
May						
Jun						
Jul						
Aug						
Sep						
Oct						
Nov						
Dec						
Year						

Mileage is tracked separately by your app. Do not enter it here; attach the two half-year reports to the handoff packet.

APPENDIX D

2026 Figures at a Glance

Every number used in this book, in one place, so the annual update is one page. Figures are federal, for tax year 2026 (returns filed in early 2027), as published at the time of writing. Verify at IRS.gov and SSA.gov before you act.

Mileage

Item	2026 figure
Standard mileage rate, January 1 – June 30	$0.725 per business mile
Standard mileage rate, July 1 – December 31	$0.76 per business mile

Self-employment tax

Item	2026 figure
SE tax rate	15.3% (12.4% Social Security + 2.9% Medicare)
Applied to	92.35% of net profit
Social Security portion stops at	$184,500 of net earnings
Must file if net earnings are at least	$400
Deduction for one-half of SE tax	Automatic, on Form 1040

Income tax

Item	2026 figure
Standard deduction, single or married filing separately	$16,100
Standard deduction, married filing jointly	$32,200
Standard deduction, head of household	$24,150
10% bracket (single)	Taxable income up to $12,400
12% bracket (single)	$12,401 – $50,400
22% bracket (single)	$50,401 – $105,700
10% bracket (married filing jointly)	Taxable income up to $24,800
12% bracket (married filing jointly)	$24,801 – $100,800
22% bracket (married filing jointly)	$100,801 – $211,400
Qualified business income (QBI) deduction	20% of qualified business income, limited to 20% of taxable income; minimum $400 if active QBI is at least $1,000

New deductions from the One Big Beautiful Bill Act (2025–2028)

Item	2026 figure
Qualified tips deduction	Up to $25,000 per year; phases out above $150,000 MAGI ($300,000 joint); tips must be reported on 1099-K, 1099-NEC, 1099-MISC, or W-2; rideshare and delivery drivers are listed occupations; limited to net profit for self-employed
Car loan interest deduction (personal-use share)	Up to $10,000 per year; new vehicle, final assembly in the U.S., loan after Dec 31, 2024; phases out above $100,000 MAGI ($200,000 joint); leases and used vehicles do not qualify

Information returns

Form	2026 threshold
1099-K (payment platforms)	More than $20,000 and more than 200 transactions
1099-NEC / 1099-MISC	$2,000 or more (inflation-adjusted from 2027)

Estimated taxes

Item	2026 figure
Required if you expect to owe at least	$1,000 after withholding
Safe harbor	100% of prior-year tax (110% if prior-year AGI over $150,000), or 90% of current-year tax
Due dates (tax year 2026)	April 15, June 15, September 15, 2026; January 15, 2027
Due dates (tax year 2027)	April 15, June 15, September 15, 2027; January 18, 2028
Planning shortcut used in this book	27% of expected net profit

Filing

Item	2026 figure
2026 return due	April 15, 2027 (October 15, 2027 with extension; an extension does not extend the time to pay)
Record retention	7 years (safe window)

Social Security work incentives (for drivers on SSDI or SSI)

Item	2026 figure
Substantial gainful activity (SGA), non-blind	$1,690 per month
SGA, blind	$2,830 per month
Trial work period month (self-employed)	Net earnings over $1,210 or more than 80 hours in the

Item	2026 figure
	month
SSI federal benefit rate, individual	$994 per month
SSI federal benefit rate, couple	$1,491 per month
Net earnings from self-employment (NESE)	Net profit × 92.35%
Ticket to Work Help Line	1-866-968-7842 (voice) · 1-866-833-2967 (TTY) · VRS accepted

DeafTax.com

Item	
Start your return	DeafTax.com → File Now
Videophone	(855) 280-5447
Email	office@deaftax.com
IRS TTY/TDD	800-829-4059

APPENDIX E

IRS Standard Mileage Rate History, 2020–2026

For drivers who need to amend a prior year, or who want to see where the rate has been.

Year	Business rate	Notes
2020	57.5¢	
2021	56¢	
2022	58.5¢ (Jan–Jun) / 62.5¢ (Jul–Dec)	Mid-year increase
2023	65.5¢	
2024	67¢	
2025	70¢	
2026	72.5¢ (Jan–Jun) / 76¢ (Jul–Dec)	Mid-year increase; two totals required

The rate covers gas, oil, tires, maintenance, repairs, insurance, registration, and depreciation. It does not cover tolls, parking, or the business share of car loan interest, which are deducted separately.

APPENDIX F

English/ASL Tax Glossary

Every technical term in this book, with its plain-English meaning. The same glossary is used in the DeafTax Gig Driver Course, where each term is fingerspelled, glossed, and shown on screen the first time it appears.

The forms

Term	What it means
Schedule C	Profit or Loss From Business. The form that reports your driving income and expenses and produces your net profit. Every driver files one.
Schedule SE	The form that calculates your self-employment tax from your net profit.
Form 1040	Your main individual tax return. Net profit from Schedule C flows onto it.
Form 1040-ES	The estimated tax form. What you select when paying quarterly through IRS Direct Pay.
Line 31	The line on Schedule C where net profit appears.
1099-K	Reports gross payments a platform processed for you. Includes the platform's fees, so it is larger than your bank deposits.
1099-NEC	Reports non-employee compensation: delivery pay, incentives, bonuses, quests, referral fees.
1099-MISC	Reports miscellaneous income.
Box 1a	The gross amount field on a 1099-K.
W-2	The form an employee receives. Shown only in contrast to your 1099s.
W-4	The form you give an employer to set withholding. Line 4(c) adds extra withholding.
Form 1095-A	The Marketplace health insurance statement. Needed for the health insurance deduction and premium tax credit.
CP2000	The automated IRS letter sent when your reported income does not match what platforms reported. The mismatch letter.

Status and structure

Term	What it means
Independent contractor	A self-employed worker. You run a business; no tax is withheld for you.
Sole proprietor	The default business structure. You are one already, without filing anything.
EIN	Employer Identification Number. A federal ID for your business. Optional for a sole proprietor; your Social Security number works. Free at IRS.gov.
FICA	Social Security and Medicare taxes. An employee pays half; you pay both halves.

Income and profit

Term	What it means
Gross income	Every dollar the platforms paid out for your work, before anything is subtracted.
Gross receipts	The same thing, as Schedule C names it.
Gross fares	Total fares before the platform's fees are subtracted.
Net profit	Gross income minus business deductions. The number you are actually taxed on.

Term	What it means
Taxable income	The figure your income tax bracket is applied to, after the standard deduction and other deductions.
Reconcile	Compare your own records to the forms so every dollar matches before filing.
Qualified tips	Voluntary tips from customers, reported on a 1099 or W-2, in a listed occupation. Eligible for the tips deduction.

Taxes you pay

Term	What it means
Self-employment (SE) tax	15.3% of 92.35% of net profit, covering both halves of Social Security and Medicare.
Federal income tax	Tax on your taxable income, by bracket. Applied to profit, not gross fares.
State income tax	Depends entirely on where you live. Some states have none.
Quarterly estimated taxes	Pre-paying your own tax four times a year, since nobody withholds for you.
Pay-as-you-go	The principle that tax is paid as income is earned, not all at the end.
Underpayment penalty	Essentially interest, charged on tax you should have paid earlier in the year.
Safe harbor	Paying last year's total tax in four installments. Protects you from penalty even if you end up owing more.
Withholding	Tax an employer takes out of a paycheck and sends to the IRS. Counts as paid evenly through the year.

Deductions

Term	What it means
Deduction	A business expense subtracted from gross income to reach net profit.
Ordinary and necessary	The IRS test for whether an expense is deductible. Ordinary means normal for your kind of business; necessary means helpful and appropriate.
Standard mileage rate	A per-mile figure set by the IRS covering nearly all vehicle costs. 2026 has two: $0.725 to June 30, $0.76 from July 1.
Actual expense method	Deducting real vehicle costs multiplied by your business-use percentage, instead of using the mileage rate.
Lock-in rule	Choose standard mileage in a vehicle's first business year and you can switch later. Choose actual expenses first and you are generally locked out of standard mileage for that vehicle.
Business-use percentage	The share of a mixed-use item (your phone, your car) used for business. 100% is a red flag.
Commissions and fees	What the platforms keep out of your gross. A deduction on Schedule C Line 10.
50% SE-tax deduction	An automatic adjustment letting you deduct half your self-employment tax.
Self-employed health insurance deduction	Deduction for your own premiums when you are not eligible

Term	What it means
	for coverage elsewhere.
Adjustment to income	A deduction taken before taxable income is calculated, whether or not you itemize.
Premium tax credit	A subsidy for Marketplace health insurance. Interacts with the health insurance deduction in ways that get complicated fast. A preparer question.
QBI deduction	Qualified business income deduction. 20% of your net business income, off your taxable income. Automatic.
Tips deduction	Up to $25,000 of qualified tips deducted from income for income tax (not SE tax), 2025–2028.
Impairment-related work expense (IRWE)	A Social Security term: costs you pay because of your disability so you can work. Can reduce the earnings SSA counts.

Records and review

Term	What it means
Contemporaneous records	Records created at the time of the activity, not reconstructed later. Far stronger evidence.
Retention window	How long to keep records. Seven years is the safe target for drivers.
IRS matching program	The automated check comparing income on your return against every 1099 the IRS received.
Correspondence audit	An examination conducted entirely by mail. The most common kind, and usually a non-event with good records.
Audit	A review of your return. Usually automated, usually by mail, usually a non-event with good records.
Odometer anchor	The three dated odometer photos (Jan 1, Jun 30, Dec 31) that prove your total miles.

Social Security (for drivers on benefits)

Term	What it means
SSDI	Social Security Disability Insurance. Based on your work record. Has a trial work period and an SGA test.
SSI	Supplemental Security Income. Needs-based. Counts your net self-employment earnings averaged over the year.
NESE	Net earnings from self-employment: net profit × 92.35%. What SSA counts.
SGA	Substantial gainful activity. $1,690 a month in 2026 (non-blind). Earning above it after the trial work period can stop SSDI.
Trial work period (TWP)	Nine months in which you can test work and keep full SSDI. A month counts if NESE is over $1,210 or you work over 80 hours.
WIPA	Work Incentives Planning and Assistance. Free benefits counselors who run your exact numbers.

APPENDIX G

Course Lesson Map and ASL Companion Links

Each chapter of this handbook matches a module of the DeafTax Gig Driver Course, where the same material is taught in ASL. Scan the QR code at the start of each chapter, or use this map.

Handbook chapter	Course module and lessons	ASL link
Introduction	Module 2, Lesson 2.5 — The Most Expensive Misconception	QR placeholder (M2-2.5)
Chapter 1: You Are a Business	Module 2, Lessons 2.1–2.5	QR placeholder (M2)
Chapter 2: Your Income Documents Decoded	Module 3, Lessons 3.1–3.4	QR placeholder (M3)
Chapter 3: Run It Like a Business	Module 1, Lessons 1.1–1.2	QR placeholder (M1)
Chapter 4: Pillar 1 — Business Bank Account	Module 0, Lessons 0.1–0.3	QR placeholder (M0-0.1)
Chapter 5: Pillar 2 — Business Card	Module 0, Lessons 0.4–0.5	QR placeholder (M0-0.4)
Chapter 6: Pillar 3 — Mileage	Module 0, Lessons 0.6–0.7; Module 4, Lessons 4.1–4.6	QR placeholder (M4)
Chapter 7: Pillar 4 — Bookkeeping	Module 0, Lessons 0.8–0.9	QR placeholder (M0-0.8)
Chapter 8: Pillar 5 — Receipts and Deductions	Module 0, Lesson 0.10; Module 5, Lessons 5.1–5.5	QR placeholder (M5)
Chapter 9: Pillar 6 — Weekly Review and Quarterlies	Module 0, Lesson 0.11; Module 6, Lessons 6.1–6.3	QR placeholder (M6)
Chapter 10: Pillar 7 — Odometer and Audit-Proofing	Module 0, Lesson 0.12; Module 7, Lessons 7.1–7.3	QR placeholder (M7)
Chapter 14: Handing Off to DeafTax.com	Module 7, Lessons 7.4–7.5	QR placeholder (M7-7.4)

The course is hosted at deaf-driver.systeme.io. Course access is included with the DeafTax Gig Driver Course ($97) and available as an add-on for handbook buyers.

About the Author



Joshua R. Beal, MBA is the Founder & CEO of DeafTax.com, a tax preparation and QuickBooks Online bookkeeping practice serving the Deaf community since 2007. He is a native ASL signer. Before founding DeafTax, he recruited drivers for Uber and drove for Uber himself. For 18 years he has prepared tax returns for rideshare and delivery drivers, in ASL, with no interpreter. He holds an MBA in Entrepreneurship. DeafTax.com files federal and state returns for clients in 44 states.

DeafTax.com · Videophone (855) 280-5447 · office@deaftax.com