

Getting Self-Employed Taxpayers Tax Ready

September 23, 2026

 www.ProsperTaxHelp.org



Agenda

- The Get Ready Approach
- Meeting Clients Where They Are
- Bringing a Coaching Approach to Tax Support
- Building Readiness for Tax Preparation
- What We've Learned
- Q&A



Cross-Program Collaboration



- Prosper Centers offer programs that collaborate to better support clients
- Financial Coaching + Tax Help strong example of cross-program partnership
 - Tax season 2027 = 5th year of collaboration
- Get Ready: bringing a coaching approach into the tax preparation experience

What happens when a self-employed client needs more preparation before they are ready for tax preparation?

What Is a Get Ready Appointment?

01

Designed for Self-Employed Taxpayers

- One-hour appointment
- One-on-one coaching appointments

02

Meeting Clients Where They Are

- Understand & organize self-employment income
- Organize business expenses
- Identify needed documents & information
- Build confidence & readiness for tax preparation

03

Supporting Clients at Every Stage

- **Beginning:** What is a 1099-NEC?
- **Middle:** Has records, but needs help organizing income & expenses
- **Advanced:** Has systems or spreadsheets, but needs guidance understanding business finances and making estimated payments

What Financial Coaches Bring

01



Client-driven approach

02



- Active listening
- Questions that build understanding
- Tools & Resources
- Encouragement
- Goal Setting & Accountability

03



Coaching skills + tax knowledge = **a unique support experience**

Why Get Ready?

- Many self-employed taxpayers need support before they're ready to file
 - Get Ready Appointments help clients:
 - Understand what counts as self-employment income
 - Organize income & expenses
 - Identify allowable business expenses
 - Gather needed documentation
 - Gives dedicated time to organize before or as part of their tax preparation journey.
-



**“I’m self-employed →
I’m ready to file”**

Our Get Ready Tools

Self-Employment Worksheets

- General Self-employment
- Rideshare/Delivery Worksheet
- Musician/Artist/Writer Worksheet
 - Provide structure & consistency
 - Tailor support to the client's business
 - Help prepare for tax preparation

The Goal

- Clients leave with a completed worksheet for their sector; **or**
- With the knowledge and tools to complete it independently



Our Get Ready Tools

GENERAL SELF-EMPLOYMENT WORKSHEET Name _____ 1/26

Complete this worksheet if you were self-employed, ran your own business, or received Form 1099 NEC and/or Form-1099-K. Complete a separate worksheet for each business and tax year.

SCREENING QUESTIONS:

Check the statements below that apply to you:

- ☐ I paid workers/sellers/others.
☐ I had more than \$50,000 in business expenses.
☐ I had Marketplace/healthcare.gov health insurance and want to deduct the cost of premiums.
☐ I kept an office or studio in my home and want to take the home office deduction.
☐ I had a business loss. (My expenses were more than what I earned.)
☐ My business is an LLC that I elected to have treated as an S Corporation.

If you checked any items above, stop and bring your documents to the intake desk for review.

If you did not check any items, complete the worksheet below.

TAX YEAR: _____ INDUSTRY/BUSINESS TYPE: _____

INCOME

Total from Form(s) 1099-NEC: \$ _____

☐ Did not receive

Total from cash, checks, digital cash apps, Form(s) 1099-K: \$ _____

☐ Did not receive

TOTAL INCOME: \$ _____

EXPENSES - GENERAL

Advertising (website domain, online ads, etc)	\$ _____	Professional education	\$ _____
Business liability insurance	\$ _____	Rental (machinery, equipment, PO box)	\$ _____
Business meals with clients	\$ _____	Describe: _____	
Commissions and fees	\$ _____	Repairs to equipment (not vehicle)	\$ _____
Equipment (computer, tools, etc.):	\$ _____	Supplies (bookkeeping, office, etc)	\$ _____
Describe: _____		Describe: _____	
Insurance (equipment, property)	\$ _____	Tolls, Parking (unreimbursed)	\$ _____
Describe: _____		Uniforms/Protective Clothing	\$ _____
Legal & professional services	\$ _____	Other: _____	\$ _____
Office and/or storage rent	\$ _____	Other: _____	\$ _____
Overnight travel (hotel/airfare)	\$ _____	Other: _____	\$ _____
Professional license/state taxes	\$ _____	Other: _____	\$ _____

RIDESHARE/DELIVERY SELF-EMPLOYMENT WORKSHEET Name _____ 1/26

Complete this worksheet if you were self-employed, ran your own business, or received Form 1099 NEC and/or Form-1099-K. Complete a separate worksheet for each business and tax year.

SCREENING QUESTIONS:

Check the statements below that apply to you:

- ☐ I paid workers/sellers/others.
☐ I had more than \$50,000 in business expenses.
☐ I had Marketplace/healthcare.gov health insurance and want to deduct the cost of premiums.
☐ I kept an office or studio in my home and want to take the home office deduction.
☐ I had a business loss. (My expenses were more than what I earned.)
☐ My business is an LLC that I elected to have treated as an S Corporation.

If you checked any items above, stop and bring your documents to the intake desk for review.

If you did not check any items, complete the worksheet below.

TAX YEAR: _____

INDUSTRY/BUSINESS TYPE: RideShare (Lyft, Uber, etc): 485300 or
Food & General Delivery (DoorDash, UberEats, Favor): 492000

Driver Dashboard Annual Summary available? ☐ Yes ☐ No ☐ Unsure If Yes, did you print a copy? ☐ Yes ☐ No

INCOME

Total from cash, checks, digital cash apps, Form(s) 1099-K: \$ _____

☐ Did not receive

Total from Form(s) 1099-NEC: \$ _____

☐ Did not receive

Total tips not included above: \$ _____

☐ Did not receive

Favor delivery only: Net amount deposited into bank account \$ _____ ☐ Not Applicable
(from Favor dashboard Runner Tools)

TOTAL INCOME: \$ _____

EXPENSES - GENERAL

Commissions and fees	\$ _____	Rideshare Liability Insurance	\$ _____
Legal & professional services	\$ _____	(extra add-on, <u>not</u> general auto insurance)	
Professional license/state taxes	\$ _____	Supplies (logbooks, chargers, protective, clients water & snacks)	
Rental (not vehicle)	\$ _____	Describe: _____	\$ _____
Describe: _____		Other: _____	\$ _____
Repairs to equipment (not vehicle)	\$ _____	Other: _____	\$ _____
Tolls, Parking (unreimbursed)	\$ _____	Other: _____	\$ _____

MUSICIAN/ARTIST/PERFORMER SELF-EMPLOYMENT WORKSHEET Name _____ 1/26

Complete this worksheet if you were self-employed, ran your own business, or received Form 1099 NEC and/or Form-1099-K. Complete a separate worksheet for each business and tax year.

SCREENING QUESTIONS:

Check the statements below that apply to you:

- ☐ I paid workers/bandmates/sellers.
☐ I had more than \$50,000 in business expenses.
☐ I had Marketplace/healthcare.gov health insurance and want to deduct the cost of premiums.
☐ I kept an office or studio in my home and want to take the home office deduction.
☐ I had a business loss. (My expenses were more than what I earned.)
☐ My business is an LLC that I elected to have treated as an S Corporation.

If you checked any items above, stop and bring your documents to the intake desk for review.

If you did not check any items, complete the worksheet below.

TAX YEAR: _____ INDUSTRY/BUSINESS TYPE: Independent Artist Writers & Performers 711510

INCOME

Total from Form(s) 1099-NEC: \$ _____

☐ Did not receive

Total from cash, checks, digital cash apps, Form(s) 1099-K: \$ _____

☐ Did not receive

Total tips not included above: \$ _____

☐ Did not receive

TOTAL INCOME: \$ _____

EXPENSES - GENERAL

Advertising (website domain, online ads, etc)	\$ _____	Professional education	\$ _____
Business liability insurance	\$ _____	Rental (instruments, equipment, PO box)	\$ _____
Business meals with clients	\$ _____	Describe: _____	
Commissions and fees	\$ _____	Repairs to equipment (not vehicle)	\$ _____
Equipment (computer, instruments, etc.):	\$ _____	Subscriptions (cloud storage, online platform, etc)	\$ _____
Describe: _____		Supplies (office, strings, parts, software, etc.)	\$ _____
Insurance (equipment, gear, etc.)	\$ _____	Describe: _____	
Describe: _____		Tolls, Parking (unreimbursed)	\$ _____
Legal & professional services	\$ _____	Travel (air, subway, train, hotel, taxi, rideshare)	\$ _____
Office and/or storage rent	\$ _____	Uniforms/Stage Clothing	\$ _____
Professional license/state taxes	\$ _____	Other: _____	\$ _____



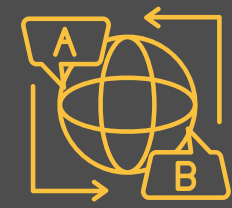
Where & How We Offer Get Ready



Prosper
Centers
North & South



In-person
& Virtual



Language
Line
Availability



2 of 3
Coaches
ENG/SPN
Bilingual



Data:
Clients
Served

What We've Learned

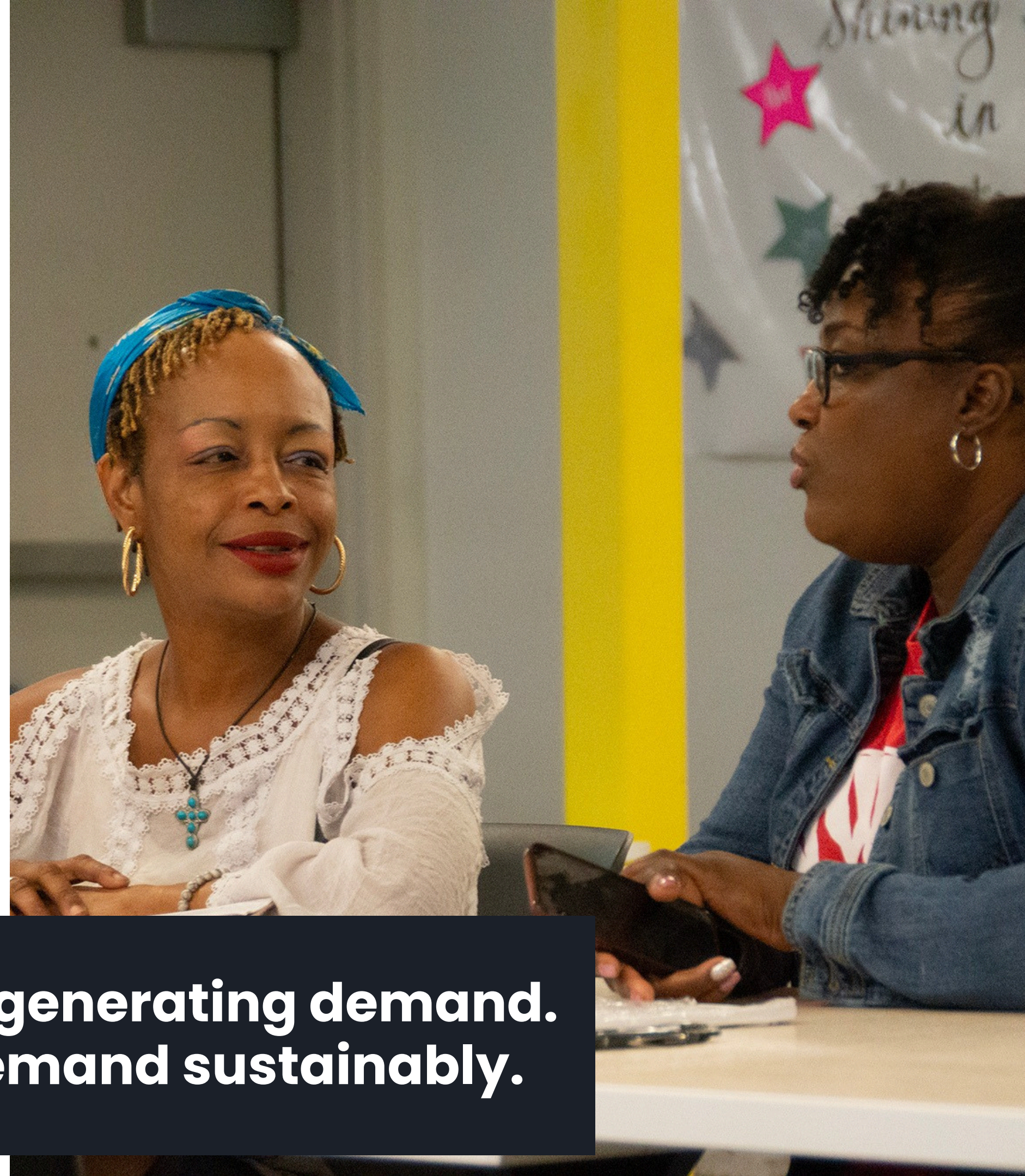
- Strong demand
- Get Ready is a popular service
- Appointment demand often exceeds capacity
- Typically fill available spots
- Volunteers can shift to tax preparation easily
- Strong coach-onsite staff relationships improve communication



The Challenge

- Limited coach availability
- Expanding Get Ready could reduce tax preparation capacity
- Some of our most enthusiastic Get Ready volunteers are experienced tax preparers
- Service has therefore not been heavily promoted

**The challenge isn't generating demand.
It's meeting the demand sustainably.**



Q&A

Questions | Comments?

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