

A two-page setup for the workbook. Make a copy first. Yellow cells on **Start Here** drive every other tab. This file is a calculator — not tax advice.

1. Make a working copy

Excel / LibreOffice: File → Save As. Name it with the year (Books-2026.xlsx). Keep a master. **Google Sheets:** Upload the .xlsx to Drive → Open with Google Sheets → File → Make a copy. Duplicate again each January and change the Year cell. Not affiliated with Google, Microsoft, the IRS, QuickBooks, or Notion.

2. Set the four yellow cells (Start Here)

Other tabs read these cells. Edit the values. Do not cut the block to a new place.

Cell	What it does	Sample
Year (B5)	Monthly table and quarterly date windows	2026
Tax reserve % (B6)	YOUR percentage. Default 25% is a placeholder, not a recommendation.	25%
As of date (B7)	Days Overdue on Invoices. Works offline.	2026-08-19
Cash set aside (B8)	Optional cash already parked. Dashboard shows the gap vs calculated reserve.	\$0.00

Calendar marker printed in the file: Tuesday, September 15, 2026. Informational only. Weekend/holiday rules can move a date. Confirm on IRS.gov.

3. Replace the fictional sample rows

Clients, Income (12 rows, **\$21,300.00**), Invoices (8 rows; unpaid sample **\$5,600.00**), and Expenses (10 rows, **\$1,712.81**) are fake so you can see the Dashboard move. Overwrite them. Add new rows in the next blank line inside **rows 3–502** so formulas still cover your data. Do not delete the header row.

4. Daily / weekly use

Income — log money when it arrives. Dropdowns for Platform, Type (1099-NEC / Other), and Paid?. Add \$1,000 in Amount; Dashboard YTD income increases by \$1,000.

Invoices — Status is Draft / Sent / Paid / Overdue. Days Overdue = max(0, As of date – Due) when Sent or Overdue; Paid and Draft force 0. Update As of date when you open the file if you want overdue days current without TODAY().

Expenses — one row per receipt. Categories are common freelance labels, not official IRS categories: Advertising, Contract labor, Software/subscriptions, Office, Travel, Meals, Equipment, Professional services, Bank fees, Other.

Meals: Many US sole proprietors can deduct a portion (commonly 50%) of qualifying business meals. This sheet does not apply 50% for you. Enter the full receipt. Your CPA decides what is deductible.

Clients — Outstanding = SUM of that client's invoices with Status Sent or Overdue. Draft is pipeline, not billed. **Lists** — edit a column to change a dropdown.

5. Read the Dashboard — do not type on it

YTD income = SUM(Income!D3:D502). YTD expenses = SUM(Expenses!D3:D502). Profit = income – expenses. Calculated reserve = MAX(0, profit × your %). Unpaid \$ and count = invoices with Status Sent or Overdue. Reserve gap = calculated reserve – cash set aside. Monthly figures are SUMIFS by month of the Year cell. Unpaid invoices are not automatically added to YTD income — log cash on Income when it lands.

6. Quarterly Reserve tab

Ballpark only. Not a filing estimate. Each row is period profit $\times$ the percentage on Start Here. A negative-profit window reserves \$0. This is not a 1040-ES, not a voucher, and not a suggested percentage.

Period	Dates (calendar year of the Year cell)	Note
Q1	January 1 – March 31	Federal estimated-tax window
Q2	April 1 – May 31	Ends May 31, not June 30
Q3	June 1 – August 31	2026 payment marker: Tue Sep 15
Q4	September 1 – December 31	Often paid the following January

Income in period and expenses in period are SUMIFS on those dates from the Income and Expenses tabs.

7. Print and share with a CPA

Letter paper. Dashboard is landscape, one page wide. You may hide the Lists tab for a cleaner packet — do not delete it (dropdowns depend on it). You may send a filled-in copy of *your* file to your own CPA. You may not resell the blank template.

8. If Google Sheets looks blank after import

- Confirm you opened the .xlsx, not a CSV.
- Wait a few seconds for recalculation, or reload.
- Re-point a broken dropdown: Data → Data validation → the matching column on Lists (or Clients!A for names).
- Named ranges in the file: SettingsYear, TaxReservePct, AsOfDate, CashSetAside, List_Platform, List_IncomeType, List_YesNo, List_Status, List_Category, List_Clients.

Sample-data totals (so you know it calculated)

When you first open the file, Dashboard should show: income **\$21,300.00** · expenses **\$1,712.81** · profit **\$19,587.19** · reserve at 25% **\$4,896.80** · unpaid invoices **\$5,600.00** (4 invoices). Then overwrite the sample rows.

Disclaimer. This spreadsheet is a calculator for personal recordkeeping. It is not tax, legal, or accounting advice. Quarterly reserve numbers are math from the percentage YOU set, not a filing estimate. Talk to a CPA. Not affiliated with the IRS or Google.

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