

FREE PDF

FREE CHECKLIST

Driver Tax & Profit Quick-Start Checklist

The 10 things every rideshare and delivery driver should track before tax season.

For Uber, Lyft, DoorDash, Uber Eats, Instacart, Amazon Flex, Spark, Grubhub and more.

GigDriver.biz

Plain-language tools for rideshare and delivery drivers

Why this checklist matters

Driving apps show gross earnings. That is not the same as real profit. Real profit is what is left after expenses, vehicle costs, and taxes.

Use this checklist once per week. It can help you stop guessing, protect your deductions, and avoid the panic of a surprise tax bill.

Simple rule: Track every mile, every dollar, and every week.

The 5 biggest driver money mistakes

<input type="checkbox"/>	Only tracking app miles	App miles may not include all business miles, such as positioning miles, return miles, or driving to a car wash during a shift.
<input type="checkbox"/>	Confusing gross pay with profit	A \$200 day is not a \$200 profit day if gas, wear, tolls, supplies, and taxes are ignored.
<input type="checkbox"/>	Not saving for taxes	Many 1099 workers do not have tax withheld. Set aside money before you spend it.
<input type="checkbox"/>	Accepting bad trips blindly	A trip can look good until you compare pay, miles, time, and return distance.
<input type="checkbox"/>	Losing receipts and records	Deductions are easier to defend when receipts, mileage logs, and app reports are saved in one place.

One-page driver deduction checklist

These are common expense categories for rideshare and delivery drivers. A deduction must be ordinary, necessary, and properly documented. Ask a qualified tax professional about your situation.

<input type="checkbox"/>	Mileage or actual vehicle expenses	Business miles, gas, repairs, maintenance, tires, registration, and depreciation depending on your chosen method.
<input type="checkbox"/>	Phone and data	Business-use percentage of phone service, data plan, mounts, chargers, and cables.
<input type="checkbox"/>	Vehicle supplies	Cleaning supplies, car washes, microfiber towels, disinfecting wipes, trash bags, vomit bags, water, mints, tissues.
<input type="checkbox"/>	Safety and delivery tools	Dash cam, insulated delivery bag, flashlight, emergency kit, tire inflator, phone mount, power bank.
<input type="checkbox"/>	Tolls and parking	Tolls, parking fees, airport waiting lot fees, and other business driving costs.
<input type="checkbox"/>	Software and apps	Mileage tracking apps, bookkeeping apps, tax software, receipt storage, and business spreadsheets.
<input type="checkbox"/>	Insurance add-ons	Rideshare endorsement or other business-related insurance costs. Keep policy documents and premium records.
<input type="checkbox"/>	Professional help	Tax preparation, bookkeeping, legal consultation, and business license costs if related to your driving work.

Do not guess. Save records. A clean record system is part of running your driving work like a business.

Mileage and receipt quick system

Your mileage log is one of your most valuable tax records. Set up a simple system before you need it.

Mileage log must capture

- Date of the business trip or shift.
- Starting location or odometer reading.
- Ending location or odometer reading.
- Business purpose, such as rideshare shift, delivery shift, car wash, airport queue, or return to demand zone.
- Total business miles.

Receipt storage system

Folder	What to save
01 - App Reports	Weekly earnings summaries, 1099s, app tax summaries, payout reports.
02 - Vehicle	Maintenance, repairs, tires, inspections, car washes, registration, tolls, parking.
03 - Supplies	Water, mints, tissues, delivery bags, cleaning supplies, phone accessories.
04 - Insurance	Auto policy, rideshare endorsement, insurance bills, coverage confirmations.
05 - Tax Payments	Quarterly payment confirmations, tax software receipts, preparer invoices.

Quarterly tax quick-start

If you work as an independent driver, taxes may not be withheld from your pay. That means you may need to save money during the year and make estimated payments.

Quick rule

Until a tax professional reviews your numbers, set aside about 25% to 30% of net profit for taxes. Net profit means income after business expenses.

Step	Fill in your numbers
Gross app income this quarter	\$ _____
Minus business expenses this quarter	\$ _____
Estimated net profit this quarter	\$ _____
Tax savings target: net profit x 25%	\$ _____
Higher safety target: net profit x 30%	\$ _____
Amount already saved	\$ _____
Extra amount to move to tax reserve	\$ _____

This is a simple planning method, not a final tax calculation. Your actual tax depends on filing status, total income, deductions, credits, state taxes, and other facts.

The 20-minute weekly driver money routine

Pick one day each week. Sunday evening works well for many drivers. Do the same routine every week so tax season becomes easier.

<input type="checkbox"/>	1. Record income	Write down app income, tips, bonuses, and cash tips for the week.
<input type="checkbox"/>	2. Log mileage	Confirm mileage from your app or mileage tracker. Add any missing business miles.
<input type="checkbox"/>	3. Enter expenses	Record gas, supplies, car washes, tolls, parking, maintenance, phone, and app/software costs.
<input type="checkbox"/>	4. Calculate net profit	Gross income minus expenses equals estimated weekly profit.
<input type="checkbox"/>	5. Move tax savings	Move 25% to 30% of net profit into a separate tax reserve account.
<input type="checkbox"/>	6. Review trip quality	Look at which apps, zones, shifts, and orders actually paid well.

Weekly target box

This week's gross income	\$ _____
This week's total expenses	\$ _____
This week's net profit	\$ _____
Tax money moved to savings	\$ _____
Best earning app or shift	_____

Mini real-profit worksheet

Use this simple worksheet after one week of driving. It helps you see whether your driving work is truly paying.

Line	Amount
1. Gross income from all apps	\$ _____
2. Cash tips	\$ _____
3. Total income: line 1 + line 2	\$ _____
4. Gas	\$ _____
5. Tolls and parking	\$ _____
6. Supplies and car washes	\$ _____
7. Other weekly expenses	\$ _____
8. Total expenses: lines 4-7	\$ _____
9. Net profit before tax: line 3 - line 8	\$ _____
10. Suggested tax savings: line 9 x 25%-30%	\$ _____
11. Estimated take-home after tax savings	\$ _____

Decision question

After you complete the worksheet, ask: Was this week worth the hours, miles, stress, and vehicle wear? If not, adjust apps, zones, shifts, or trip acceptance rules.

Your next step

This free checklist gives you the basics. The complete Driver Tax & Profit Toolkit gives you the full guide, worksheets, and spreadsheet system.

Book Only	Complete Bundle
\$39.99 Full PDF guide for rideshare and delivery drivers.	\$49.99 Full guide + Excel spreadsheet toolkit + printable worksheets + checklists.

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