ILLUSTRATIVE SAMPLE - NOT YOUR PERSONALIZED REPORT
The personalized report uses the inputs you choose.

FREELANCE MARGIN | YOUR INCOME ROADMAP
Generated 2026-11-03

YOUR RATE BASELINE
Hourly rate: USD 74.78
Eight-hour day rate: USD 598.26
Monthly revenue target: USD 7166.67
Annual revenue target: USD 86000.00

MONTHLY ALLOCATION
Take-home income: USD 5000.00
Tax reserve: USD 1666.67
Business expenses: USD 500.00
Profit buffer after tax: USD 0.00

YOUR ASSUMPTIONS
Desired annual take-home: USD 60000.00
Effective tax rate on profit: 25%
Profit buffer: 0% of revenue before tax
Cost floor before buffer: USD 74.78 per hour
Billable time: 46 weeks x 25 hours = 1150 hours/year

US FREELANCER PLANNING NOTES
Base revenue = take-home / (1 - tax rate) + annual expenses.
Revenue target = base revenue / (1 - profit buffer percentage).
Extra buffer revenue is taxed at your entered effective rate.
Reserve the estimated tax amount separately from operating funds.
Non-billable time reduces hours available to recover your costs.
Price above this floor to allow for risk, payment fees and profit.
Changing currency does not convert your amounts.
Include federal income, self-employment and state/local taxes in your rate.
The 25% default is illustrative, not a recommended tax rate.
Tax brackets, filing status, deductions and credits are not calculated.
This reserve is not an IRS estimated-payment calculation.
This is a planning estimate, not financial, legal or tax advice.

Seller: BERNASHI LTD
Company number: 13845868
Registered address:
71-75 Shelton Street
Covent Garden

London
WC2H 9JQ
United Kingdom
Support: +44 7533 340474