



HEALTH & WORK

Self-Employed Accident Income Evidence Workbook

A freelancer, sole proprietor or gig worker needs to turn irregular bookings, invoices, deposits and expenses into a reviewable record of work disruption after an accident.

WHAT THIS WORKBOOK HELPS YOU DO

01

Complete your baseline and seasonality selection

02

Complete your invoice-to-deposit bridge

03

Complete your canceled or deferred job evidence

For people handling accident-related paperwork and preparing clear, evidence-backed questions.

Use it on screen or on paper. Save a personal copy before entering information. Blank response areas are fillable; printed copies work just as well. Keep completed copies private.

Scope. Educational organization tools, not legal, medical, tax or financial advice. No claim result, coverage decision or payment is promised. Verify policy language, current local rules and all deadlines with the appropriate professional or official source.



START HERE

Start with a clear working file

Work on one claim, account or issue at a time. Keep originals unchanged and label working copies with a short evidence ID. Complete the guidance in order, then use the worksheets to turn questions into an organized next step.

A practical order

- 01** Read the four guidance pages before filling the worksheets. Mark facts you can support and questions that still need an answer.
GUIDANCE / PAGES 03-06
- 02** Use the fictional examples to check your method. Their facts and dollar amounts do not describe your claim or predict an outcome.
EXAMPLES / PAGE 07
- 03** Complete the four working sheets, then use the readiness check and next-step page. Duplicate a worksheet when you need another record.
WORKSHEETS / PAGES 08-11

Protect your information

Store completed copies somewhere private. Use a claim or account suffix when a full identifier is unnecessary. Share only relevant copies through a verified recipient and appropriate channel. A saved PDF can contain personal information even when it is not open on screen.

Before a deadline. Do not wait to finish this workbook when a notice, release, court paper or policy deadline needs attention. Verify the actual requirement and seek qualified help promptly.



GUIDANCE 1

01

Define the business and evidence period

Describe how you earn money before choosing a calculation. A sole proprietor selling personal services has a different record trail from a business with partners, employees or substantial equipment. Identify each income stream and who legally earns it. Keep owner draws, transfers between accounts and distributions separate from customer receipts. State the date range being examined and what question a reviewer needs to answer. This workbook organizes evidence of disruption; it does not decide which business losses belong to an individual accident claim. If several owners, entities or contracts are involved, flag the issue early for a certified public accountant (CPA) or attorney instead of combining all business revenue into one personal lost-income total.

Reconstruct a defensible baseline

Choose comparison periods that can be explained, not simply the period with the highest earnings. A seasonal business may need the same months from earlier years as well as recent months. A new business may have fewer records and more uncertainty. Gather bookings, invoices, profit-and-loss reports and relevant tax records, then note changes in prices, staffing, customers or demand. Include both favorable and unfavorable comparisons. Write a short explanation of why each period is useful and where it may mislead. The worksheet asks for alternative explanations because not every revenue decline after an accident was caused by the accident. Preserve disagreements between records so a reviewer can resolve them openly.

RELATED WORKING SHEETS

- [Baseline and seasonality selection](#)
- [Invoice-to-deposit bridge](#)

Sources for this page: [1], [2]. See the linked source guide.



GUIDANCE 2

02

Bridge work performed to cash received

Cash arriving during recovery may pay for work completed earlier, while work completed before an accident may remain unpaid for weeks. Match each invoice to its service period and deposit rather than using deposit dates as a substitute for work dates. Platform payouts can also differ from gross customer charges because of fees, refunds or timing. Keep those components visible. If the same transaction appears on an invoice, a platform report, a 1099 and a bank statement, cross-reference it once rather than adding it four times. A transfer from savings or an owner contribution is not customer revenue. When a payment cannot be matched, label it unresolved rather than quietly removing it.

Document canceled, deferred and completed jobs

For each affected job, record what was actually agreed, when the work was scheduled and what eventually happened. A confirmed contract, a tentative inquiry and hoped-for future work are different evidence categories. Save the original cancellation or rescheduling message and record the reason without embellishment. If a job was completed later, show its new date and payment; a temporary delay is not automatically a permanent loss. If a deposit was refunded or partly retained, include that fact. Keep canceled jobs separate from jobs performed by a substitute or completed at reduced scope. The goal is a truthful job-level history that another person can audit, not the largest possible booking subtotal.

Match one transaction across the records without counting it more than once.



Sources for this page: [1], [2]. See the linked source guide.



GUIDANCE 3

03

Separate revenue from expenses and replacement help

Show receipts and costs in separate columns before attempting a loss estimate. Some expenses may continue while you are unable to work, while others are avoided because a particular job did not occur. Temporary help can preserve revenue while creating an additional cost. Record these facts without assuming the legal treatment. In particular, do not claim the full revenue from a job as lost if a substitute completed it and the customer paid. Also avoid subtracting the same expense twice, once in a profit report and again on the worksheet. Tax accounting and legal damages serve different purposes. Leave the final choice of measure and adjustments to an appropriately qualified reviewer.

Connect limitations to work tasks truthfully

Break your work into concrete tasks: driving to a site, carrying equipment, typing, standing at a workstation or attending an appointment. Identify the dates when each task was affected and the source supporting that statement. Existing clinician restrictions, appointment records and contemporaneous business messages may answer different parts of the story. Record work you did perform and any partial return, not only days you could not work. Do not turn your personal description into a medical opinion or ask a clinician to certify a conclusion this workbook supplied. If the documentation is incomplete, note the gap and ask the appropriate professional what clarification is needed. Accuracy matters more than dramatic wording.

RELATED WORKING SHEETS

- Capacity, substitute labor and audit
- Canceled or deferred job evidence

Sources for this page: [1], [2]. See the linked source guide.



GUIDANCE 4

04

Run the contradiction and double-count audit

Run the audit as if you were reading somebody else's packet. Can every subtotal be traced to a source? Are transfers or tax forms duplicating receipts already counted? Were rescheduled jobs later completed? Did replacement labor preserve revenue that is also listed as lost? Are normal slow months being compared with peak season without explanation? Is an alleged restriction contradicted by records of work performed, and has the difference been explained honestly? Use an exception register rather than erasing inconvenient entries. Each correction should state what changed and why. An unresolved issue is a question for review, not permission to choose whichever assumption produces the highest amount.

Package evidence for a reviewer

Assemble a short summary before sending a large document bundle. State the business, period examined, records available, calculation method used for illustration and assumptions still unresolved. Attach the job schedule and source index so the reviewer can inspect the underlying records. Keep original records intact and use appropriately redacted copies where unrelated customer or bank information is unnecessary. Ask specific questions: how should the entity's income be distinguished from personal earnings, how should continuing costs be treated, and what additional evidence is needed? Do not label the packet a certified loss calculation unless a qualified professional has actually provided that service. A useful packet makes uncertainty visible and verification easier.

RELATED WORKING SHEETS

- Capacity, substitute labor and audit
- Invoice-to-deposit bridge

Sources for this page: [1], [2]. See the linked source guide.



FICTIONAL EXAMPLES

Work through the examples

These invented cases demonstrate the method. They are not case results, estimates of what you will receive or statements of universal rights.

01 Fictional: canceled versus deferred work

A photographer had four documented \$600 jobs scheduled during recovery. Two were completed and paid after rescheduling; two were permanently canceled. The \$2,400 booking total is not a \$2,400 permanent revenue loss. The canceled-job subtotal is \$1,200. If \$160 of job-specific costs was avoided, an illustrative contribution-margin bridge is \$1,040 before review of causation, overhead, taxes, mitigation, entity ownership or state rules. The packet reports those inputs and assumptions; it does not declare \$1,040 legally recoverable.

02 Fictional: income arriving during recovery

A \$900 bank deposit received after the accident pays an invoice for work completed before it. Record the deposit in cash receipts and connect it to the earlier service period. Do not automatically treat it as proof the claimant worked during recovery, and do not exclude it secretly from cash records.

03 Fictional: substitution audit

A \$400 subcontractor completed a job whose \$1,000 revenue was preserved. Keep the additional \$400 cost in a separate row. Do not also describe the entire \$1,000 as lost revenue. The reviewer decides what measure is relevant and recoverable.



WORKSHEET 1

01

Baseline and seasonality selection

Include at least one alternative comparison and explain material differences.

Business/revenue stream

Comparison period

Reason selected

Gross receipts

Ordinary expenses

Days/hours worked

Known seasonal factors

Source references

Missing records/alternative explanations

Related guidance: [Define the business and evidence period](#)



WORKSHEET 2

02

Invoice-to-deposit bridge

Use aliases in working copies and keep sensitive full records in the source file.

Client/job alias

Contract/invoice reference

Service dates

Invoice amount

Deposit/payout date

Gross collected

Platform fees/refunds

Matched bank entry

Pre-accident or recovery-period work

Possible duplicate

Related guidance: [Bridge work performed to cash received](#)



WORKSHEET 3

03

Canceled or deferred job evidence

Separate proven bookings from inquiries, hoped-for jobs or speculative opportunities.

Booking date

Scheduled work date

Contract status

Original fee

Reason and source

Canceled/deferred/partially completed

Refund

Rescheduled date

Ultimately earned amount

Avoided costs

Remaining uncertainty

Related guidance: [Separate revenue from expenses and replacement help](#)



WORKSHEET 4

04

Capacity, substitute labor and audit

Record facts and uncertainty; do not convert the sheet automatically into a demand amount.

Date interval

Job task

Existing restriction/source

Work actually completed

Substitute task/hours

Incremental substitute cost

Invoice/payment proof

Revenue preserved

Potential overlap

CPA/attorney question

Related guidance: [Run the contradiction and double-count audit](#)



READINESS REVIEW

Check the file before using it

REVIEW EACH ITEM BEFORE MOVING ON

- ☐ Each working figure or statement is linked to an identifiable document.
- ☐ Missing information is marked as unverified rather than estimated as fact.
- ☐ The exact question and the person or organization able to answer it are identified.
- ☐ The current document version and any conflicting version are preserved.
- ☐ Independent deadlines and the source of each deadline have been checked.
- ☐ The final written response has been compared with the original question.

What still needs attention

Open fact or decision, who can resolve it, and the source needed

Completion standard. A source-indexed income-disruption packet with a chosen comparison period, canceled/deferred job schedule, revenue-to-expense bridge, uncertainty register and reviewer questions. It is not a legal damages valuation.



ACTION PLAN

Write down the next step

Choose the smallest useful next step. Make the request specific enough that the recipient can locate the record and explain or address the exact issue. Keep proof of what you sent and what came back.

The exact issue or request

Evidence IDs and document versions that support the request

Verified recipient and channel

Date sent and follow-up date

What response will resolve the issue, and what still needs professional review

Separate decisions. A courtesy follow-up date is not a legal deadline. A document request does not automatically pause another requirement. Do not sign, settle, move property or disclose sensitive records merely because a box on this page is complete.



REFERENCE GUIDE

Sources and scope

The linked official sources support the educational background. The forms and examples are original organization tools. Sources were checked on October 1, 2026; policies, procedures and law may change. Recheck the current source before relying on a rule.

[1] [irs.gov](#)

IRS recordkeeping guidance identifies invoices, receipts, deposit information and paid bills as support for business income and expenses. This supports source organization, not a tort-damages formula.

<https://www.irs.gov/businesses/small-businesses-self-employed/what-kind-of-records-should-i-keep>

[2] [irs.gov](#)

IRS Publication 583 explains business recordkeeping and source-backed transaction records. Tax categories are reference material only; taxable profit is not asserted to be the universal legal measure of accident loss.

<https://www.irs.gov/publications/p583>

Keep the scope clear

No guarantee of admissibility, compensation, benefit eligibility or a particular lost-income formula

No universal statement that gross receipts, taxable profit or owner draws equal recoverable earnings

State damages law, entity ownership, accounting methods, benefits offsets and mitigation require individual review

Long-term earning capacity and business valuation are outside scope