



Getting Your Records Tax-Ready: A Practical Guide for Independent & Non-Traditional Businesses

Tax season has a way of exposing problems that have been quietly building all year.

- Missing records
- Multiple income streams, each with its own format for statements
- Fees taken off the top that aren't being tracked
- Spreadsheets that made sense at the time — until they didn't.

If you run an independent, non-traditional, or platform-based business, you might have one or more of these problems. It's also fixable.

This article brings together several practical resources to help you understand what to organize, how to organize it, and when extra help may be worthwhile — without insulting your intelligence or overwhelming you with special accounting terminology.



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Start With One Question: What Kind of Business Do You Actually Run?

Many people describe their work by *what they do*. For tax and bookkeeping purposes, what matters more is *how the business operates*.

Most of the clients we work with fall into one (or more) of these business models:

- **Independent creators & personal-service professionals**
(platforms, subscriptions, direct clients)
- **Performers & in-person workers**
(venues, events, stage or booking fees, travel, cash or app income)
- **Product-based businesses**
(inventory, manufacturing, online sales, merchant processing, fulfillment)

Each model has different recordkeeping challenges — and different places where things commonly go off track.

What “Cleanup” Looks Like for You

Cleanup doesn't mean the same thing for every business.

If you already use accounting software, cleanup typically involves correcting existing records so they are accurate and tax-ready.

If you are still tracking income and expenses in spreadsheets or manually, the goal is organization and standardization. That means consolidating records, classifying expenses to fit tax categories, and preparing clean inputs for tax filing or for onboarding into a bookkeeping system.

Both paths are legitimate. The right next step depends on where your business is in the growth cycle.



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Step One: Get Clear on What to Gather

Before thinking about deductions, software, or tax strategies, the most important step is simply organizing your records.

Our **Tax Preparation Checklist** walks through the minimum information most businesses need before filing, including:

- Income records across all platforms, apps, and accounts
- Tax forms you have received and how they relate to deposits
- Expense categories that commonly apply
- Warning signs that cleanup may be needed first

This checklist is designed to reduce stress about the steps you can take and help you see where you stand — even if you're starting late.

Step Two: Track Expenses in a Way That Holds Up

Many independent businesses aren't ready for accounting software right away — and that's fine.

What matters most early on is:

- Separating gross amounts remitted by various platforms from the fees they charge
- Categorizing expenses consistently
- Keeping records that can be explained later

Our **Basic Expense Tracker**, built around standard tax and bookkeeping categories, bridges the gap between informal tracking and full accounting systems. It helps you organize expenses in a way that makes cleanup — or future software onboarding — far easier.



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Step Three: Understand What Applies to *Your* Business Model

Different business models create different gray areas and risks. We've created focused guides to clarify what typically appears in each one.

Independent Creators & Personal-Service Professionals

This guide covers common expense categories for creators whose income comes from platforms, subscriptions, or direct clients, with special attention to mixed-use expenses and platform fees.

Performers & In-Person Workers

This guide focuses on businesses that involve venues, live appearances, travel, and fees taken off the top. It highlights common cleanup triggers such as net payouts, cash income, and mileage tracking.

Product-Based Businesses

This guide addresses inventory, fulfillment, merchant processing, sales tax considerations, and the point at which spreadsheets often fall short.

These guides aren't about maximizing deductions at all costs. They're about understanding what's legitimate, what requires care, and how to track things responsibly.



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When Cleanup Is the Right Next Step

If any of the following sound familiar, cleanup before filing may be helpful:

- Income is recorded only as net deposits without accounting for fees
- There are gaps in the records
- Inventory or sales don't add up
- Expenses are categorized inconsistently
- Multiple income streams are tracked in different places

Cleanup isn't a failure. It's a normal phase for growing or evolving businesses — especially non-traditional ones.

Done properly, it can:

- Reduce tax filing stress
- Clarify profitability
- Prevent small issues from compounding
- Create a clean starting point going forward

Here's Help Without Judgement or a Hard Sell

Your work is real work. Your business deserves professional, judgment-free support.

The goal of these resources isn't to push you into software or services before you're ready. It's to give you clarity, reduce uncertainty, and help you make informed decisions about next steps — whether that's filing as-is, doing cleanup, or setting up more structured bookkeeping.



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Where to Start

You can download this material using the [Deductible Expense Resources](#) page.

If you're unsure where to begin:

1. Download the **Tax Preparation Checklist**
2. Use the **Basic Expense Tracker** to organize what you have
3. Review the guide that best matches your business model
4. Decide whether cleanup or ongoing bookkeeping would be helpful

Everything else builds from there.