

5

Bookkeeping Mistakes Adult Industry Entrepreneurs Make

How You Can Learn to Become
Tax Savvy, Better Organized, and
Financially Empowered

RT Brought to you by
Risqué Tabulations

Introduction

Running an adult industry business shouldn't mean running into financial chaos.



If you've ever been turned away by a bank, banned from an ad platform, or given a stink-eye by a "professional" when explaining your business, you're not alone. As adult industry professionals ourselves, we know the unique challenges you face.

This guide outlines five of the most common mistakes we see adult industry entrepreneurs make with their bookkeeping — and how to avoid them without spending a fortune or compromising your privacy.

You already work hard enough - let's make your bookkeeping one less thing to worry about.

Mistake #1: Mixing Personal and Business Transactions



The Problem

It's tempting to use one card for everything, especially when traditional business accounts are hard to get. But mixing expenses creates messy records and raises red flags during tax time.

Why It Hurts

- Difficult to prove business deductions
- Harder to understand profitability
- Can create audit risks

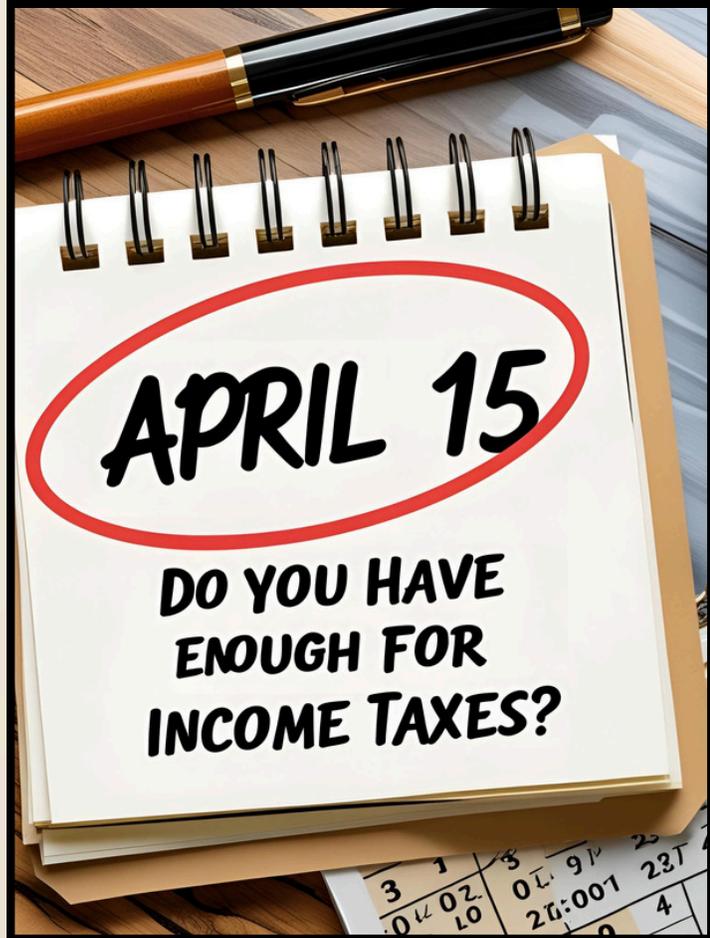
The Fix

Set up a dedicated business account and use it exclusively. Can't open a "business" account yet? Use a second personal account to separate funds for now.

Mistake #2: Ignoring Tax Set-Asides

The Problem

You get paid, you pay your bills, and by the end of the month, taxes are the last thing on your mind (or in your account). You might not even know how much is owed.



Why It Hurts

- Unexpected tax bills
- No cushion for quarterly payments
- Risk of late fees or penalties

The Fix

Set aside 25–30% of all income for taxes in a separate account. Automate it if you can. Consider using tools that help calculate and schedule payments.

Mistake #3: DIY-ing Too Long

The Problem

Spreadsheets, receipts in a shoebox, Venmo screenshots... sound familiar? You want to know how much you are making, but keeping up with the paperwork is a real chore.



Why It Hurts

- Easy to lose track of income
- No clear picture of financial health
- Time-consuming and emotionally draining

The Fix

Start with simple accounting software, such as QuickBooks Simple Start, and gradually grow into it. Don't wait until tax season or burnout to get help.

Mistake #4: Not Tracking Cash (Especially Tips)

The Problem

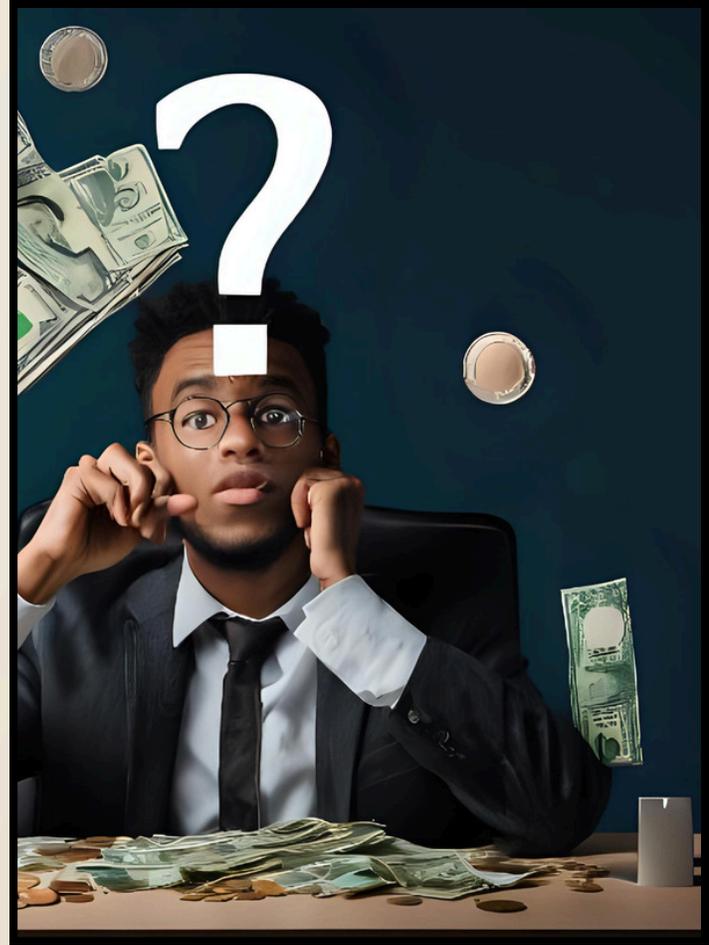
Tips, door sales, merch cash — it's easy to spend it and forget it. But it's still income, and it still matters. You thought you did well last week, but now you're coming up short and aren't sure exactly what went wrong.

Why It Hurts

- Inaccurate reporting
- Trouble proving income for housing, loans, etc.
- Legal gray areas if under-reported

The Fix

Make a habit of recording all cash intake (yes, even the \$20s in your boot). Use a daily log or integrate with an app like QuickBooks Simple Start or a more advanced QuickBooks solution if you're ready for that.



Mistake #5:

Working with People Who Don't Get the Industry

The Problem

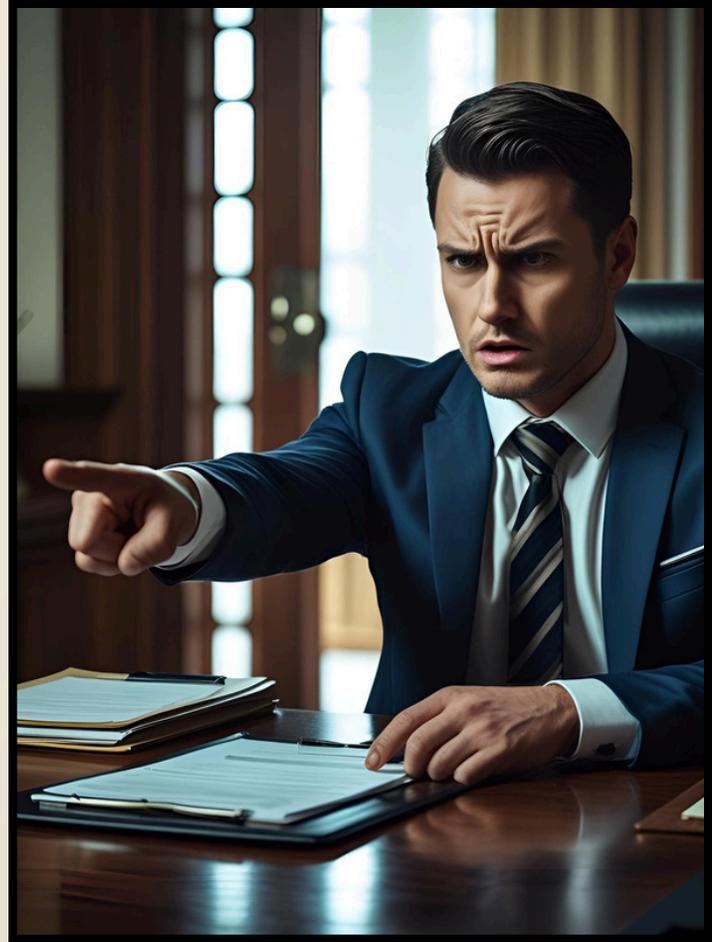
You've been ghosted by CPAs. Judged by bank reps. Told "we don't work with that kind of company". Found someone "open-minded" but won't listen to your problems. That's not just rude service — it's risky business for you.

Why It Hurts

- Missed or mistaken deductions specific to your niche
- Delays and errors due to discomfort or bias
- Breach of trust and privacy (sad, but true)

The Fix

Work with professionals who've been in the industry and respect your hustle. That's what Risque Tabulations is all about.



Bookkeeping That Knows Both Sides of Your Business

As adult-industry entrepreneurs ourselves, we know the challenges you face. We combine first-hand experience with bookkeeping expertise to give you peace of mind and financial clarity.



We Offer You

- ✓ Clear, accurate books that save you time and money
- ✓ Guaranteed confidentiality for you and your clients
- ✓ Responsive service tailored to your unique needs



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