The CPA Who Became a High-End Escort — and Teaches Sex Workers Financial Literacy

When Wall Street Meets the Oldest Profession

Mia Lee was a forensic accountant specializing in fraud investigations, but she decided to trade her tailored suits for designer lingerie. She applied her business acumen to an entirely different trade and became a $10,000-a-night professional girlfriend to wealthy executives,

She kept her CPA license active even after leaving the corporate world, and realized that her clients on Wall Street weren't the only ones who needed sound financial advice. Now she uses that same expertise to help other sex workers navigate the complicated, often misunderstood **intersection between sex work and money management**. Of particular concern is how to keep the IRS off your back when your profession is illegal in most jurisdictions.

The Hidden Cost of Stigma

Although some sex workers operate highly organized and profitable businesses, many others work in the shadows — not by choice, but by necessity.

Banking restrictions, payment-processor bans, and deep social stigma make even basic financial stability a challenge.

Cash, crypto, and gift cards replace direct deposits. Recordkeeping becomes fragmented. And because many professionals refuse to serve them, sex workers are often left to figure out taxes and compliance on their own.

As Mia puts it, **financial literacy isn't about chasing luxury — it's about survival**.

From Reddit Threads to Real-World Seminars

Mia first began answering anonymous tax questions on Reddit several years ago. The response was overwhelming. Soon she was hosting workshops, one-on-one office hours, and a YouTube series called "Money Talks with Mia."

The IRS's policy is that even if you're doing something illegal, **simply filing your taxes won't get you arrested**," she explains. "Once you understand that, everything else becomes easier."

Her message is simple: information is empowerment. When fear and misinformation are replaced with clarity, sex workers can start making decisions with confidence — and even start planning for long-term financial health.

Lessons From the Front Lines of Financial Literacy

In Mia's workshops, the questions are as unique as her audience.

Q: I entertain my clients in my bedroom - can I claim it as a home office?
A: Not if it's your primary bedroom — but a separate, business-only space qualifies.

Q: My clients sometimes give me gifts - do I need to report that as income?
A: If it's truly a gift — no expectation of services — it's not taxable. Otherwise, it's income.

Q: Are Bitcoin or SpankPay earnings reportable?
A: Absolutely. The IRS treats crypto like property, not a loophole.

"I can't write off my main bathroom," Mia jokes, "but I can write off my second one — that's where I stream my showers."

Humor aside, her approach breaks down fear and builds trust — the foundation of any healthy relationship with money.

Why This Matters

Sex work is work. Yet the people performing it remain among the most financially marginalized workers in the economy. By combining her accounting background with real-world empathy, Mia is creating a bridge between two worlds that rarely acknowledge each other.

Her mission aligns with our philosophy here at Risque Tabulations. **Everyone deserves access to accurate financial guidance, no matter what kind of work they do.**

Financial literacy isn't a luxury — it's a form of harm reduction, personal agency, and economic freedom.

The Bottom Line

Until the law catches up with reality and sex work becomes legal, taxed, and regulated, **it will fall to professionals like Mia — and to those of us willing to serve this community openly — to keep spreading financial literacy and fighting stigma**.

Whether your work happens in an office tower or a dungeon, the books still need to balance.