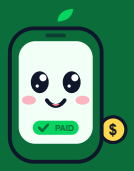
Free printable cheat sheet

Gig Worker Tax Cheat Sheet for Your 2026 Taxes (Filed in 2027)

The numbers a DoorDash, Uber, Lyft or Instacart driver needs, on one page. Save it, print it, tape it by your mileage log. Every IRS number was checked in November 2026.



What you owe

15.3%
Self-employment tax. That is 12.4% for Social Security plus 2.9% for Medicare.

92.35%
The share of your net earnings it applies to. Net means gross pay minus ordinary and necessary business costs. It works out to about 14.1% of your profit.

$400
You usually owe it once your net self-employment earnings hit $400.

Income tax is separate and comes on top. You can take half of your self-employment tax as a deduction when you figure your income tax. (IRS Topic 554)

Mileage: the biggest deduction most drivers have

2026 MILES DRIVEN	PER BUSINESS MILE
January 1 to June 30	72.5 cents
July 1 to December 31	76 cents

The rate changed on July 1, so add up your two halves of the year separately. (IRS standard mileage rates page)

- Pick one method for the car: the standard rate, or actual costs like gas and repairs for the business share. Not both.
- If you own the car and want the standard rate, you generally have to choose it in the first year the car is used for the business.
- Keep a log. The law says you have to back up what you deduct with adequate records. (IRS Topic 510)

What else you can deduct

- **Tolls and parking fees** for gig driving. They count whether you use the standard rate or actual costs. (IRS Topic 510)
- **Other ordinary and necessary costs** of the gig come off your net earnings. We only name tolls and parking here because those are the ones we could check on the IRS site. Ask a tax preparer about anything else.
- Gig income and costs go on Schedule C of your Form 1040. Self-employment tax goes on Schedule SE.

Quarterly payment dates

1st payment
April 15, 2026 (date passed)

2nd payment
June 15, 2026 (date passed)

3rd payment
September 15, 2026 (date passed)

4th payment
January 15, 2027 (next up)

You generally make quarterly payments if you expect to owe $1,000 or more when you file (IRS estimated taxes page). You can skip the January 15, 2027 payment if you file your 2026 return by February 1, 2027 and pay the whole balance with it (2026 Form 1040-ES). If a date lands on a weekend or holiday, the next business day counts.

How much to set aside

The IRS gives no flat percent. Here are two examples from our DoorDash tax calculator. They are examples, not a rule. Both assume a single filer with no other income.

EXAMPLE	GROSS	SET ASIDE	SHARE OF GROSS
4,000 miles Jan to Jun, 4,500 miles Jul to Dec, $600 other costs	$24,000	about $2,413	about 10.1%
6,000 miles Jan to Jun, 7,000 miles Jul to Dec, $900 other costs	$40,000	about $5,283	about 13.2%

Your miles, your costs and your other income move this a lot. Skip the mileage log and the first example jumps to about $3,871. Put your own numbers in the calculator.

Mileage log: copy this

DATE	WHERE AND WHICH APP	START ODO	END ODO	BUSINESS MILES

WHAT CHANGES FOR 2027

The IRS has not posted the 2027 mileage rate yet. We checked on November 20, 2026, and its standard mileage rate page still shows 2026. We will update this page and the PDF when the IRS posts it.

Miles you drive in 2026 use the 2026 rates above, even though you file in 2027.

Run your own numbers

DoorDash Tax Calculator
Mileage, self-employment tax and your quarterly payment.
gigsdoneright.com/doordash-tax-calculator/

Gig Offer Calculator
Is that DoorDash or Uber order worth it?
gigsdoneright.com/gig-offer-calculator/

Side Hustle Calculator
What you actually make per hour.
gigsdoneright.com/side-hustle-calculator/

Where the numbers come from

- 2026 standard mileage rates: irs.gov/tax-professionals/standard-mileage-rates (read November 20, 2026)
- 15.3%, 92.35%, $400 and the half-tax deduction: IRS Topic 554, Self-employment tax (read November 20, 2026)
- Standard rate versus actual costs, tolls, parking, records and Schedule C: IRS Topic 510, Business use of car (read November 20, 2026)
- The $1,000 rule: the IRS estimated taxes page (read November 20, 2026)
- Quarterly due dates and the February 1 rule: the 2026 Form 1040-ES (read November 19, 2026)
- Example set-aside amounts: our DoorDash tax calculator

This sheet is for planning, not tax advice. It leaves out state income tax, credits and deductions we did not check, so check your own state and your own case, or have a tax pro run your return. Gigs Done Right is not affiliated with DoorDash, Uber, Lyft, Instacart or the IRS. Those names belong to their owners. Last updated November 20, 2026.