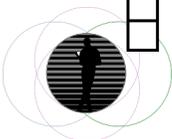
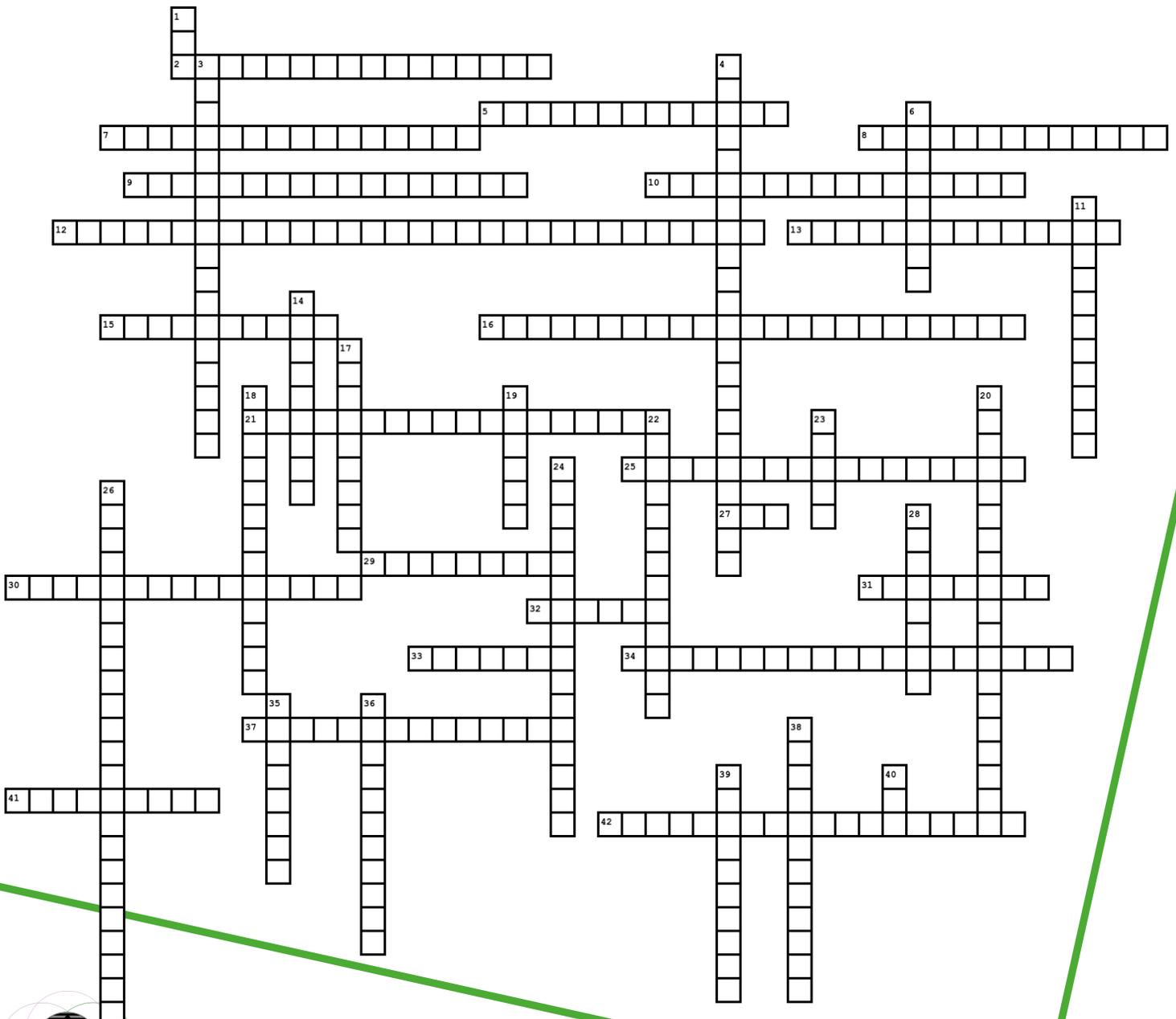




Financial Projection 101:

TOP 40 BUSINESS TERMS FOR FREELANCERS, INDEPENDENT CONTRACTORS & ENTREPRENEURS





Across

2. Earning interest on both principal and prior interest
5. Earnings subject to taxation after deductions
7. Money owed to the US government
8. Electronic payment to your account
9. Costs taken out after taxes
10. Costs removed before taxes
12. Contract detailing work and payment
13. Independent worker paid by clients not an employee
15. Worker whose taxes are withheld by employer
16. Payments made four times yearly to the IRS
21. Tools that track income expenses and invoices like QuickBooks, Wave, or J_AP101
25. Tax for Social Security and Medicare
27. Business ID number for banking and taxes
29. IRS form to report self-employment income and expenses
30. Income or sales taxes based on location
31. Money moving in and out of your business
32. Amount received after taxes and deductions
33. Form showing total paid to contractors
34. Separates business and personal finances
37. Individual personally owning and liable for a business
41. Planning income and spending
42. Saving now for future income

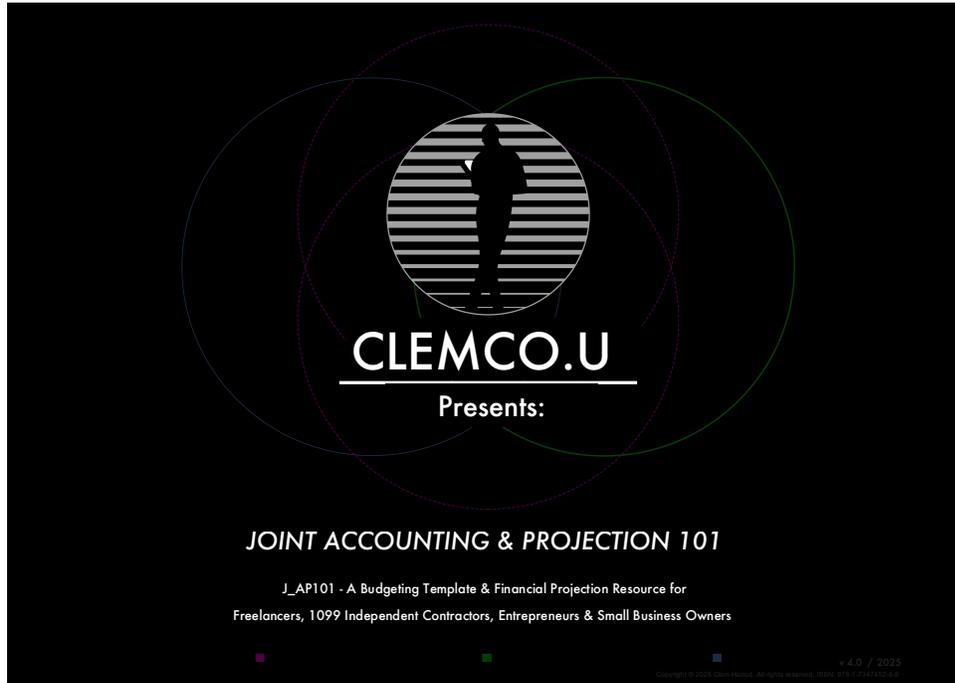
Down

1. Structure protecting personal assets from business debts
3. Ongoing costs to run a business
4. Report showing revenue minus expenses
6. Expense subtracted to reduce taxable income
11. Recording all business income and expenses
14. Profit left after expenses and taxes
17. Coverage protecting against financial loss
18. Expense that lowers taxable income
19. Form contractors give clients for tax reporting
20. Forecast of future income and expenses
22. Savings for slow periods or crises
23. Business passing income to owner's taxes with liability protection
24. The CLEMCO.HR website where Freelancers, Independent Contractors, and Entrepreneurs can receive support with their bookkeeping, tax filing, financial planning, and personal/business insurance needs.
26. Training or courses to build skills
28. Total earned before deductions
35. Main individual federal tax return
36. Total income before expenses
38. Snapshot of assets debts and equity
39. The author of Career Projection 101: An Independent Contractors Guide to a Successful Business and Balanced Life. He is also the founder of CLEMCO.Net, a support network for freelancers and entrepreneurs.
40. Registered trade name different from your legal name

See it . Believe it . Achieve it .

#Projection101





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Closing Thoughts:

You won't always have the answer, and that's okay.

Mastery isn't about knowing everything; it's about knowing where to look and who to learn from. The most successful entrepreneurs don't operate alone. They build networks of mentors, peers, and professionals who help fill in the gaps. Whether it's an accountant, a financial advisor, or a fellow contractor who's been in your shoes, remember that your resources are part of your success system. Stay curious, stay teachable, and stay connected, because wisdom grows fastest when it's shared.

See it . Believe it . Achieve it .



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