

TAKING THE LEAP

TOTAL REWARDS WORKSHEET

Instructions: Start by reading through this document. Next, cross off the items that are of no concern to you. Finally, in the Mitigation column, list ways that you could prevent/reduce each item's financial impact.

Note that with a lot of creativity (and charm!) and personal knowledge (i.e. ability to build an Accrual or use Excel database for your accounting needs, etc.) there are ways to avoid paying for many of these items. But remember, time is money. You'll have to balance the cost of buying a solution with the time it will take to build it – and support it – yourself.

ITEM	IMPLICATIONS	MITIGATION
Consistent salary payments and amounts	For 1099 contractors (U.S.), consistency is relative. If you ensure that the Statement of Work allows for interim billing (i.e. every 30 days throughout the project), you will be paid regularly – that is, if the client pays on time. If you are on a W-2 employee assignment, you will be paid regularly, but the amounts may differ depending on the number of hours you worked during the pay period. In some cases, the perceived instability of self-employed status may make it be more difficult to secure personal loans or credit cards.	
Bonuses and yearly increases	In theory, you can give yourself a raise—perhaps even a bonus—but it's just not the same. And it certainly won't come in a lump sum every year at the same time. The good news is that your bonus won't be taxed at 40%.	
Employer-paid tax	The Self-Employment Tax (U.S.) is how an independent contractor pays Social Security and Medicare payroll taxes. In the case of employees, the employer and employee split the cost of these payroll taxes, each paying 7.65% of eligible wages. An independent contractor, by contrast, is both the employer and the employee, so a self-employed person pays both halves – 15.3% total (as of 2014) (U.S. tax law).	
Employer tax administration	With no employer to manage tax deductions, you need to pay Estimated Taxes every quarter or you will be penalized with interest (U.S. tax law). Also note that you are unlikely to receive tax refunds because your approach to taxes will make substantial "over payment" less likely. However, there is the possibility of overpaying your Estimated Taxes and receiving money back during tax season.	
Health Insurance	You will need to furnish your own health insurance. Note that some contracting firms with full-time, long-term subcontractors are required to hire them as W-2 employees.	

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AW Rasmussen



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