The S3 Simple Income Organizer

A S3 Framework for Clarifying Your Total Earnings Picture

Created by SafeSimpleSound Financial Planning
Financial Excellence • Educational Generosity

Your S3 Income Organization Plan

Safe • Simple • Sound
Foundation-First Financial Wisdom

What You'll Discover:
- **A secure, single place** to consolidate all your income documents (W-2s, 1099s) before filing.
- **A clear, jargon-free system** to categorize every dollar you earned throughout the year.
- **A time-tested method** for organizing your finances that prevents costly mistakes and reduces stress.
- **The both/and power** of seeing your taxable and nontaxable income sources in one consolidated view.

Your S3 Income Action Plan

Part 1: The W-2 & Earned Income Hub

Safe Foundation Priority: Establish Your Foundational Earnings. This is the bedrock of your income picture. Getting this right first builds a safe foundation for everything else.

Action: List Your W-2 Information

Use the table below to log the key information from each W-2 you (and your spouse, if filing jointly) received.

Employer Name	Your Name or Spouse's Name	Box 1: Wages, tips, other comp.	Box 2: Federal income tax withheld
Example: ABC Corp	Jane Doe	$60,000	$7,200

- Why: Capturing this core data first provides a stable baseline for your entire tax return.
- Success Indicator: All W-2s are accounted for and key information is clearly noted and totaled.

Part 2: The Side Hustle & Self-Employment Ledger

Simple Systems Priority: Clarify Your Variable Income. This section brings simple order to the often-chaotic world of freelance or gig work.

Action: Track Your 1099 & Business Income

Use this ledger to track income from 1099-NEC, 1099-K, or other self-employment activities.

Payer Name / Income Source	Gross Income Received	Related Business Expenses (e.g., supplies, mileage)

Example: Client Project	$2,500	$350
Totals:	$	$

- Both/And Insight: This section resolves the 'income vs. expenses' contradiction. You can see both your gross earnings and the legitimate business expenses that reduce your taxable income, all in one place.
- Stakeholder Impact: Providing this organized ledger to a tax preparer saves them time and saves you money, ensuring no valuable deductions are missed.

Part 3: The Investment & Passive Income Grid

Sound Wisdom Priority: Synthesize Your Growth Engines. Sound financial planning requires a clear view of how your investments are performing and contributing to your income picture.

Action: Consolidate Your Investment Income

Gather your 1099-INT, 1099-DIV, and 1099-B forms and summarize the totals here.

Income Type	Financial Institution	Total Amount
Interest (1099-INT)	Example: First National Bank	$150
Dividends (1099-DIV)	Example: Investment Co.	$800
Capital Gains/Losses (1099-B)	Example: Brokerage Firm	$1,200

- Why: Separating investment income from earned income is critical for accurate tax calculation and strategic financial planning.
- Vision Connection: Understanding this income helps connect your tax situation to your long-term wealth-building vision.

Part 4: The Other Income Clarifier

Constitutional Priority: Address the Special Cases with Confidence. This final section ensures nothing falls through the cracks, transforming uncertainty into clarity.

Action: Note and Clarify Other Income Sources

List any other types of income you received and note their potential tax status.

Income Source	Amount Received	Potentially Taxable? (Yes/No/Partial)
Example: State Unemployment	$4,000	Yes
Example: Social Security	$18,000	Partial
Example: Inheritance	$25,000	No

- Educational Generosity: This section empowers you to ask the right questions about less common income. It's okay not to know the answer immediately; the goal is to identify what needs further clarification.

• S3 Differentiator: We don't just help you fill in boxes; we build a complete, constitutional understanding of your entire financial story for the year.

Insights Summary

Key S3 Differentiator: Unlike a generic spreadsheet, this organizer is a constitutional tool that transforms data entry into an act of financial clarity and empowerment.

Educational Generosity Promise: This organizer provides a clear, consolidated view of your earnings for the year—a valuable asset for tax filing or personal financial review, whether you work with us or not.

Stakeholder Synthesis: This tool serves you (the reader) by providing clarity, simplifies the process for your tax preparer (a key stakeholder), and demonstrates S3's value-first approach to prospects.

Your Next Steps

Immediate Action (Next 7 days): Gather all your tax documents (W-2s, 1099s) and place them in a single, dedicated folder. Use Part 1 of this organizer to log your W-2 income.

Foundation Building (Next 30 days): Complete the remaining three parts of this organizer. Note any areas where you feel uncertain—this is valuable information for your next conversation with a financial professional.

Professional Support: If organizing your income reveals complexities or opportunities you'd like to discuss, schedule a complimentary S3 discovery session. We can help you integrate this annual task into a sound, long-term financial plan.

About SafeSimpleSound Financial Planning

Our Promise: We transform financial complexity into clarity, helping you build a secure, simple, and sound financial future.

Educational Generosity Commitment: We believe that foundational financial knowledge empowers everyone. We provide valuable tools and insights to our community, regardless of whether they become clients.

Contact Us: www.safesimplesound.com/contact

Our Philosophy: www.safesimplesound.com/philosophy

This document embodies S3's constitutional commitment to educational generosity. Whether you become a client or not, this framework provides genuine value for your tax organization journey.

Educational Generosity Commitment:
This guide provides genuine value for your financial journey, whether you become a client or not. Our constitutional approach to financial planning serves all stakeholders through authentic excellence.