Independent Worker Bill of Rights

The Rights Every Independent Worker Has, and Most Never Knew

Nine rights that come from federal law and federal agencies — to the right classification, to your own records, to fix your reports, to protect your number and more — each with the source and the page to use it.

Built for 1099 contractors, freelancers, gig workers and owner-operators — anyone paid as an independent worker.
Educational only. Not legal, tax or financial advice. No income promised, projected or implied.
We walk by faith, not by sight · 2 Corinthians 5:7

READ THIS FIRST

How to use this guide

> Read the nine rights once. Then use the worksheet under each one that applies to you. The tally at the back is your one-page record of every client, every 1099 and every dispute.

Every number in this guide is tagged VERIFIED (a published source, named on the page and listed in the Sources appendix), CALCULATED (worked from numbers shown) or ESTIMATE (with its basis). Where a rule changes from state to state, the page tells you where to look yours up instead of printing one state's rule as if it were everyone's.

WHAT'S INSIDE

1. Your status and your forms
2. Your identity and your reports
3. Your taxes and your contracts
4. Your records and your protection

RIGHTS 1–2

Your status and your forms

1. The right to be classified correctly

Whether you're an employee or an independent contractor depends on the facts, not the label. The IRS looks at three categories: behavioral control (does the company control what you do and how), financial control (does it direct the business side of your job), and the relationship of the parties (written contracts, employee-type benefits) (VERIFIED: IRS Tax Tip 2022-117). If you believe you were misclassified, you can ask the IRS for a determination with Form SS-8, and use Form 8919 to figure and report your share of uncollected Social Security and Medicare tax (VERIFIED: same).

Under the Fair Labor Standards Act, the US Department of Labor proposed a new independent-contractor rule on February 26, 2026, built on an "economic reality" test whose core factors are your control over the work and your opportunity for profit or loss; DOL says it is no longer applying its 2024 rule in investigations (VERIFIED: DOL WHD 2026 rulemaking page). Check that page for whether the rule is final.

WORKSHEET

Classification check — one line per client

Client	Who controls how I work?	Who pays my expenses?	Benefits?	Ongoing?

2. The right to a 1099 — and to report all your income

Beginning with tax year 2026, a payer files Form 1099-NEC when it pays you $2,000 or more (up from $600), indexed for inflation from 2027; payment platforms file Form 1099-K at $20,000 and 200 transactions (VERIFIED: CPA Practice Advisor on the One Big Beautiful Bill Act). Those thresholds are the payer's duty, not yours: all your income is reportable whether a form arrives or not.

WORKSHEET

1099 match

Payer	My records say	1099 says	Match?	Asked for correction

Sources:

IRS Tax Tip 2022-117, "Worker classification 101: employee or independent contractor", read 12 Nov 2026 · https://irs.gov/newsroom/worker-classification-101-employee-or-independent-contractor

US DOL Wage and Hour Division, "2026 Independent Contractor Rulemaking", read 12 Nov 2026 · https://www.dol.gov/agencies/whd/flsa/misclassification/2026rulemaking

CPA Practice Advisor, "One Big Beautiful Bill Act Changes 1099 Thresholds", Jul 30 2025, read 12 Nov 2026 · https://cpapracticeadvisor.com/2025/07/30/one-big-beautiful-bill-act-changes-1099-thresholds/165863/

RIGHTS 3–5

Your identity and your reports

3. The right to protect your Social Security number

An Employer Identification Number is free from the IRS, and the IRS says you never have to pay a fee for one; it also warns against websites that charge for it (VERIFIED: IRS, Get an EIN). Ask each client whether you may use your EIN on their forms instead of your Social Security number.

4. The right to see and fix your credit reports

You can check your reports from Equifax, Experian and TransUnion free every week at AnnualCreditReport.com, the only site authorized for free reports, or by calling 1-877-322-8228 (VERIFIED: FTC, Free Credit Reports). Independent workers get judged by their credit for loans, leases and insurance — read it before they do.

5. The right to see a background report used against you

As the CFPB explains the Fair Credit Reporting Act: if a background screening report is used against you, you must be told; you can get an additional free report from the company that supplied it if you ask within 60 days; and you can dispute mistakes, which the screening company generally has 30 days to investigate (VERIFIED: CFPB background screening handout). How fully these protections apply to contractors, rather than employees, can depend on the situation — ask, in writing, which screening company was used.

WORKSHEET

Report request log

Company	Date requested	Received	Errors	Dispute result

Sources:
IRS, "Get an employer identification number", read 12 Nov 2026 · https://www.irs.gov/businesses/small-businesses-self-employed/get-an-employer-identification-number
FTC Consumer Advice, "Free Credit Reports", read 12 Nov 2026 · https://consumer.ftc.gov/articles/free-credit-reports
CFPB, "Background screening reports" handout (Aug 2021), read 12 Nov 2026 · https://files.consumerfinance.gov/f/documents/cfpb_background-screening-report_handout_2021-08.pdf

RIGHTS 6–7

Your taxes and your contracts

6. The right to pay only your own tax — and deduct half of it

Self-employment tax is 15.3% — 12.4% Social Security and 2.9% Medicare — on net earnings of $400 or more, filed on Schedule SE. You may deduct the employer-equivalent portion when figuring adjusted gross income (VERIFIED: IRS, Self-Employment Tax). If you expect to owe $1,000 or more, you generally pay quarterly with Form 1040-ES (VERIFIED: IRS, Estimated Taxes).

7. The right to know what you signed

Most of an independent worker's rights live in the contract: how and when you're paid, who owns your work, how disputes are settled (often arbitration), and how either side can end it. No federal law reads it for you. Read it before you sign, and keep your copy.

- [ ] Payment terms and due date.
- [ ] What happens if a payment is late.
- [ ] Who owns the work.
- [ ] How disputes are decided.
- [ ] How either side can end the contract, and with what notice.
- [ ] Whether I can work for others at the same time.

Sources:

IRS, "Self-Employment Tax (Social Security and Medicare Taxes)", read 12 Nov 2026 · https://www.irs.gov/businesses/small-businesses-self-employed/self-employment-tax-social-security-and-medicare-taxes

IRS, "Estimated Taxes", read 12 Nov 2026 · https://www.irs.gov/businesses/small-businesses-self-employed/estimated-taxes

Your records and your protection

8. The right to keep your own records

Your records are your proof — of what you were promised, what you did and what you were paid. The IRS's general rule is to keep tax records at least three years after you file, longer in the cases it lists (VERIFIED: IRS, How long should I keep records).

9. The right to report fraud

Fake job offers, fake checks and fake 'platform' fees target independent workers. Report scams and suspicious communications to the FTC at reportfraud.ftc.gov (VERIFIED: FMCSA fraud page directing reports to the FTC).

Some cities and states give independent workers more rights — for example around payment, deactivation or written contracts. Check your state's labor department for any that apply to you.

Sources:

IRS, "How long should I keep records?", read 12 Nov 2026 · https://www.irs.gov/businesses/small-businesses-self-employed/how-long-should-i-keep-records
FMCSA, "Broker and Carrier Fraud and Identity Theft", read 12 Nov 2026 · https://www.fmcsa.dot.gov/mission/help/broker-and-carrier-fraud-and-identity-theft

WORKSHEET

Client record

One line per client: what you were paid, whether the 1099 matched, and any dispute. This page is the proof behind every right above.

Client	Paid this year	1099 matched?	Contract on file?	Dispute?

LAST PAGE

Your records are the receipt

Nothing in this guide asks anyone to take your word for it. Your contracts, your 1099 matches and your records put every right and every dollar side by side, in writing.

WHAT THIS GUIDE CAN'T DECIDE FOR YOU

Legal advice. Whether you were misclassified, and what to do about it, is a question for an attorney or the agency.

State law. States add rights of their own; check your state's labor department.

Tax advice. What you owe is a question for a tax professional.

LeakReceipts is a VyRal Dynasty Holdings LLC product · support@vyraldynasty.com
Educational only. This guide organizes your own records and points you to the official source for every rule. It does not give legal, tax or financial advice, and nothing in it promises a result.

APPENDIX · SOURCES

Where every verified line comes from

1. IRS Tax Tip 2022-117, "Worker classification 101: employee or independent contractor", read 12 Nov 2026
   https://irs.gov/newsroom/worker-classification-101-employee-or-independent-contractor
2. US DOL Wage and Hour Division, "2026 Independent Contractor Rulemaking", read 12 Nov 2026
   https://www.dol.gov/agencies/whd/flsa/misclassification/2026rulemaking
3. CPA Practice Advisor, "One Big Beautiful Bill Act Changes 1099 Thresholds", Jul 30 2025, read 12 Nov 2026
   https://cpapracticeadvisor.com/2025/07/30/one-big-beautiful-bill-act-changes-1099-thresholds/165863/
4. IRS, "Get an employer identification number", read 12 Nov 2026
   https://www.irs.gov/businesses/small-businesses-self-employed/get-an-employer-identification-number
5. FTC Consumer Advice, "Free Credit Reports", read 12 Nov 2026
   https://consumer.ftc.gov/articles/free-credit-reports
6. CFPB, "Background screening reports" handout (Aug 2021), read 12 Nov 2026
   https://files.consumerfinance.gov/f/documents/cfpb_background-screening-report_handout_2021-08.pdf
7. IRS, "Self-Employment Tax (Social Security and Medicare Taxes)", read 12 Nov 2026
   https://www.irs.gov/businesses/small-businesses-self-employed/self-employment-tax-social-security-and-medicare-taxes
8. IRS, "Estimated Taxes", read 12 Nov 2026
   https://www.irs.gov/businesses/small-businesses-self-employed/estimated-taxes
9. IRS, "How long should I keep records?", read 12 Nov 2026
   https://www.irs.gov/businesses/small-businesses-self-employed/how-long-should-i-keep-records
10. FMCSA, "Broker and Carrier Fraud and Identity Theft", read 12 Nov 2026
    https://www.fmcsa.dot.gov/mission/help/broker-and-carrier-fraud-and-identity-theft

NEXT STEP

Keep going: the rest of your money

This guide put one part of your money on paper. The next step reads the rest of it the same way — your own numbers, side by side, in writing.

Each of these picks up where the last one stops, so nothing you wrote down here gets left behind.

WHAT COMES NEXT

- **LeakReceipts — free check: leakreceipts.com** — reads your own settlements, statements and receipts and puts a receipt on every leak.
- **TrueNET** — the whole-picture money truth for independent workers: what you actually keep after every cost and every tax, across every client.
  mynetcheck.com

> Every step starts from your own records. None of them promises what you will earn or save; they show what your numbers already say.

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Educational only. This guide organizes your own records and points you to the official source for every rule. It does not give legal, tax or financial advice, and nothing in it promises a result.