

Income & Expense Worksheet for Adjunct Professors & Tutors

Work out the net figure the Marketplace actually asks about - not your gross takings.

WHO THIS IS FOR - self-employed and 1099 adjunct professors & tutors

Marketplace subsidy estimates are based on projected annual net income after business expenses, not gross revenue. People who estimate from gross usually see prices that look far higher than what they would actually pay. Fill this in, then bring it to a review.

1. Income for the year

Adjunct wages, all institutions (full year)

Other household income (a spouse's wages, interest, retirement income)

2. Business expenses

These are the categories that most often move the number for this line of work. Add anything else you deduct on Schedule C.

Tutoring expenses & materials

Home office share (online work)

Other business expense

3. The figure to bring to a review

Total income minus total business expenses, for the whole calendar year:

A paycheck gap is not a Qualifying Life Event - budget across it instead of dropping coverage.

4. Who needs to be covered

- ☐ Everyone who will be on the plan, with dates of birth
- ☐ Anyone already covered somewhere else (a spouse's employer plan, a parent's plan)
- ☐ Doctors and hospitals you want to keep using
- ☐ Prescriptions you take regularly, with dosages
- ☐ Any procedure or appointment already scheduled for next year

Notes for our call

IMPORTANT

Plan availability, pricing, and eligibility - including subsidy eligibility and medically underwritten coverage - depend on your location, household, income, and health history, and are determined by carriers and marketplaces, not by this site. Nothing here is a guarantee of coverage, acceptance, savings, or price.

This worksheet is educational. Filling it in does not apply for coverage, does not determine eligibility, and is not a quote.

QUESTIONS ABOUT YOUR OWN SITUATION

Carter Bishop - Independent Insurance Broker - Palm Harbor, FL

Call or text (352) 769-2245 - solutions.carterbishop@gmail.com - bishopplans.com

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