



Self-Employment for Military Spouses

Do I Still Pay U.S. Taxes If I'm Self-Employed?

Yes. Even if you are living on base, in another state, or stationed abroad with your spouse, **U.S. citizens must report self-employment income**, no matter where it's earned.

If you earn **\$400 or more** during the tax year, you must file a tax return and pay **self-employment (SE) tax (15.3%)** in addition to income tax.

What About My State Taxes?

The Military Spouse Residency Relief Act (MSRRA) **does not** apply to business income. That means if you run a business in your current state, **you may owe taxes** there — even if your domicile is in another state.

- ✓ Check if your state requires income tax
 - ✓ Track where clients are located or services are performed
 - ✓ Some states require a separate **business license or registration**
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What Should I Track for Taxes?

To make filing easier (and save money!), keep clear records of:

- Business income (invoices, 1099s, payment apps)
 - Business expenses (software, marketing, supplies, travel)
 - Home office space, if applicable
 - Mileage and travel tied to business activities
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Need Help with Bookkeeping?

You do not have to track everything alone — **we offer virtual bookkeeping services** tailored for small business owners and freelancers. Whether you need monthly tracking or year-end tax preparation, we can help keep your records IRS-ready.

What About Quarterly Estimated Taxes?

You may need to **pay estimated taxes** quarterly — especially if:

- You expect to owe **\$1,000 or more** at tax time
- You do not have enough taxes withheld from other income sources

Use [IRS Form 1040-ES](#) or let a tax professional help you calculate the right amount.

Need Help?

Military spouses often wear many hats — and taxes should not be an additional burden. We can help you:

- Register your business properly
- Track income and expenses efficiently
- Maximize eligible deductions
- File federal and state returns — even if you are moving often



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