

Creator Platform Tax Starter Kit

Records and questions for a U.S. creator business · Updated September 14, 2026

Classify the activity and reconcile the platform statements before filing. A tax form is not a complete income ledger, and an LLC does not make earnings anonymous or tax-free.

Build the records

- Reconcile gross receipts, fees, refunds and payouts. Do not deduct a platform fee twice if it already reduced reported receipts.
- Keep business transactions separately identifiable in an account that permits your activity.
- Use the tax identification and certification required for the actual owner and entity classification.
- Estimate taxes using your full income, withholding and prior-year tax; one savings percentage does not fit every creator.

Review expenses

- Deduct qualifying ordinary and necessary business costs; allocate mixed use and keep receipts.
- Home-office deductions require qualifying use, generally regular and exclusive use, and applicable income limits.
- Everyday clothes, grooming, personal fitness and other personal expenses are not automatically deductible.
- SEP contributions use the special self-employed calculation and annual limit, not 25% of Schedule C profit.

Check filing rules

- Schedule SE is generally required at \$400 of net self-employment earnings, subject to special rules. Its calculation generally starts with 92.35% of profit.
- Estimated payments depend on expected tax after withholding, safe-harbor amounts and payment timing. A partial payment each quarter does not necessarily avoid a penalty.
- Report required income even without a form. Confirm the actual form, tax year, payer and gross-versus-net basis.
- International income requires residency, source, ECI and treaty analysis. There is no universal platform withholding rule.

Sources checked September 14, 2026: IRS Schedule SE instructions (irs.gov/instructions/i1040sse), Publication 587 (irs.gov/publications/p587), Publication 560 (irs.gov/publications/p560), and estimated taxes (irs.gov/businesses/small-businesses-self-employed/estimated-taxes).

Read the detailed guide and sources: arcandledger.com/guides/onlyfans-tax-guide/