



Freelance Hourly Rate Report

Clean one-page earnings report built for faster review, smarter pricing, and premium PDF export.

GENERATED
October 25, 2026

Usafreelancecalculator.com

MAIN RESULT

Recommended hourly rate

\$75.00/hr

Built from your selected schedule, billable percentage, smart tax setup, and recurring cost settings.

70% Billable • 48 Weeks

DAILY

\$420

Based on your work setup

WEEKLY

\$2,100

5 work days

MONTHLY

\$9,100

Realistic (Weekly × 4.33)

YEARLY

\$100,800

Gross benchmark

FINAL KEEP NUMBER

Usable income after tax and recurring expenses

This is your strongest planning number: the income that remains available after your smart tax setup and recurring business costs.

FINAL YEARLY USABLE

\$66,838

Effective usable hourly: \$49.73

Smart take-home

Estimated take-home after your smart tax setup.

SMART YEARLY TAKE-HOME

\$71,638

Smart 29% • Single • Federal + balanced state layer. Estimated yearly tax removed: \$29,162.

NET DAILY

\$298

Smart tax: \$122

NET WEEKLY

\$1,492

Smart tax: \$608

NET MONTHLY

\$6,467

Realistic (Weekly × 4.33)

NET EFFECTIVE HOURLY

\$53.30/hr

Keep ratio: 71%

Expense-adjusted income

Final take-home after all active deductions and recurring expenses.

ACTUAL USABLE INCOME

\$66,838

The amount left after your smart tax setup and recurring monthly costs.

USABLE MONTHLY

\$6,067

After all active deductions

USABLE HOURLY

\$49.73

Final value per hour

MONTHLY COSTS

\$400

Recurring cost impact

EXPENSE IMPACT

\$4,800

Yearly recurring total

Quick summary

WORK PROFILE

Full-Time

BILLABLE TIME

70%

WORK SCHEDULE

8h × 5d × 48w

TAX SETUP

Smart 29%

MONTHLY COSTS

\$400

MONTHLY METHOD

Realistic (Weekly × 4.33)

Calculation details

Gross yearly target

\$100,800

Estimated yearly smart tax removed

\$29,162

Yearly recurring expenses

\$4,800

Billable work basis

70% billable availability

Final usable yearly income

\$66,838

Final usable hourly value

\$49.73/hr