

THE 1099 TRAP

Contractor Reality Check Worksheet

A quick self-check for spotting worker classification red flags, documenting control, and preparing your evidence before speaking with a qualified professional.

Use this worksheet to ask better questions - not to diagnose your legal status.

Educational use only. Not legal, tax, financial, or employment advice.

www.the1099trap.com

How to Use This Worksheet

Purpose

- Identify facts that may suggest employee-like treatment while being paid as a contractor.
- Turn scattered memories into organized notes and evidence references.
- Prepare cleaner questions for an employment lawyer, tax professional, or government agency.

Scoring Method

For each statement, check the box that best matches your situation: **No = 0**, **Sometimes/unclear = 1**, **Yes = 2**. Add your points at the end. A higher score means more red flags to organize and review. It does not mean you have a guaranteed claim.

Score Ranges

- **0-10:** Fewer red flags based on your answers. Still save proof if a pay issue exists.
- **11-24:** Moderate red flags. Organize evidence before seeking guidance.
- **25-40:** Stronger pattern of employee-like treatment. Prioritize documentation and professional review.

Important

Do not secretly record conversations unless you have confirmed the recording laws that apply to your state and situation.

Reality Check Scorecard - Part 1

Check one box for each statement. Add the points later.

Statement	No 0	Sometimes 1	Yes 2
1. I was expected to work specific days or hours set by the company or boss.			
2. I had to ask permission before taking time off or changing my schedule.			
3. I was expected to be available on short notice.			
4. I received tasks like staff assignments rather than client project requests.			
5. Someone supervised how I completed the work, not just the final result.			
6. I was corrected, disciplined, threatened, or criticized like an employee.			
7. I used company tools, logins, systems, office space, or equipment.			
8. I was trained on internal company procedures or required methods.			
9. I was paid a regular amount or on a regular schedule instead of invoicing per project.			
10. I had little or no real chance to profit more by managing the work differently.			

Notes / examples that came to mind

Subtotal Part 1: _____ / 20

Reality Check Scorecard - Part 2

Continue scoring. Use examples and evidence pages after this section.

Statement	No 0	Sometimes 1	Yes 2
11. The work I did was part of the company's core business or regular operations.			
12. I worked for the same person/company over a long period of time.			
13. I did not meaningfully advertise similar services to other clients.			
14. I could not freely hire helpers or subcontract the work.			
15. I could not realistically reject work without consequences.			
16. I was restricted from working for others or competing.			
17. I was contacted before 10 AM, after 6 PM, on weekends, or while off.			
18. Pay, commissions, reimbursements, or hours were unclear or disputed.			
19. I raised a concern about pay, classification, schedule, or legality.			
20. After raising concerns, I was punished, reduced, excluded, threatened, or terminated.			

Notes / examples that came to mind

Subtotal Part 2: _____ / 20 Total Score: _____ / 40

Schedule + Availability Check

Answer these questions

- Who decided your normal days and hours?
- Could you say no to shifts, meetings, tasks, or urgent requests?
- Were you contacted outside normal business hours?
- Were you expected to respond quickly even when off?

Evidence prompt

Evidence to look for: texts assigning hours, calendar invites, “be here by” messages, after-hours requests, time-off approvals.

My facts

Proof I have

Proof I still need

Control Over the Work

Answer these questions

- Were you told what to do, when to do it, and how to do it?
- Were you managed like staff instead of an outside vendor?
- Did someone review your process, behavior, or availability?
- Were mistakes handled like discipline instead of client feedback?

Evidence prompt

Evidence to look for: task lists, instructions, criticism, performance-style messages, "I need you to" directives.

My facts

Proof I have

Proof I still need

Pay + Profit/Loss Check

Answer these questions

- Were you paid regularly without sending real invoices?
- Could you negotiate your rate or project price?
- Did you have expenses, overhead, or business risk?
- Could you earn more by working efficiently or hiring help?

Evidence prompt

Evidence to look for: payment records, invoices, 1099 forms, commission calculations, reimbursement records, rate messages.

My facts

Proof I have

Proof I still need

Business Independence Check

Answer these questions

- Did you advertise your services to the public?
- Did you have multiple clients at the same time?
- Could you hire assistants or subcontractors?
- Could you choose your own tools, methods, and workflow?

Evidence prompt

Evidence to look for: website, business cards, invoices to other clients, contracts, proof of tools/software you provided.

My facts

Proof I have

Proof I still need

Integration + Economic Dependence

Answer these questions

- Was your work necessary to the company's regular operations?
- Were you treated as part of the internal team?
- Did you depend on this company for most of your income?
- Was the relationship ongoing rather than project-based?

Evidence prompt

Evidence to look for: org charts, staff chats, company email, job duties, recurring weekly work, long-term assignment history.

My facts

Proof I have

Proof I still need

Retaliation + Pressure Check

Answer these questions

- Did you question classification, pay, overtime, commissions, legality, safety, or treatment?
- Did things get worse after you raised concerns?
- Were hours reduced, duties changed, access removed, or threats made?
- Were you terminated after asking questions or refusing something improper?

Evidence prompt

Evidence to look for: before/after timeline, complaint messages, termination messages, changed duties, witness names, access removal.

My facts

Proof I have

Proof I still need

Evidence Map

Use this page to connect the red flags to actual proof. A strong timeline is specific, dated, and backed by records.

Red flag / issue	Best proof I have	Where saved	Still missing

File naming reminder

Example: 2026-06-10_after-hours-task_742pm.png | 2026-06-11_pay-question_email.pdf

Keep originals. Do not alter screenshots or message exports.

Professional Review Prep

One-sentence summary

I was paid as a contractor, but I believe these facts may show employee-like treatment:

Questions to ask a qualified professional

- Based on these facts, what classification issues should I review?
- What records should I preserve before doing anything else?
- Could unpaid overtime, commissions, reimbursements, retaliation, or tax issues be involved?
- What should I avoid saying, signing, deleting, or posting publicly?

Documents to gather

1099s, W-2s, payment records, invoices, contracts, offer letters, handbooks, calendars, texts, emails, screenshots, commission records, termination messages, and witness names.

Educational-use disclaimer

This worksheet is for educational and organizational purposes only. It is not legal, tax, financial, or employment advice. It does not create an attorney-client relationship and does not guarantee any outcome. Worker classification and related claims depend on specific facts and applicable law.