2025 Tax Draft Worksheet & Refund Estimate (Federal + New York)

Taxpayer(s): Pedro Vicente Marcano Perez (SSN ****9648) and Mariela E. Barbetti Orpeza (SSN ****6186) — Filing status: Married Filing Jointly

Address (from 2025 W■2): 6879 Lakeside Rd Apt 1, Ontario, NY 14519

Purpose. This PDF is a data-collection worksheet plus a high-level estimate to help you prepare Form 1040, Schedule C (delivery driving), and NY Form IT■201. It is not a filed return and not tax advice.

Privacy note. Identifiers are masked (last 4 only). Keep this PDF in a secure location.

1) Snapshot Estimate

	Scenario A: use logged miles only	Scenario B: add 3,000 Pilot miles (unlogged)
Business miles (total)	16,380.6	19,380.6
Mileage deduction (rate 70¢/mile)	$11,466.42	$13,566.42
Cell phone deduction (assumed 100% business)	$840.00	$840.00
Schedule C net profit/(loss)	$-2,807.52	$-4,907.52
Federal AGI (approx.)	$57,605.63	$55,505.63
Federal income tax after std. deduction (before credits)	$2,655.68	$2,403.68
Child Tax Credit total (4 children × $2,200)	$8,800.00	$8,800.00
Refundable Child Tax Credit (ACTC) estimated	$6,144.32	$6,396.32
Earned Income Credit estimated (max 3 qualifying children)	$2,661.61	$3,103.87
Federal withholding (from W■2)	$915.96	$915.96
Estimated Federal refund	$9,721.90	$10,416.15
NY taxable income (approx.)	$41,555.63	$39,455.63
NY income tax (approx.)	$1,953.06	$1,837.56
Empire State Child Credit (2025)	$1,990.00	$1,990.00
NY Earned Income Credit (~30% of federal EITC)	$798.48	$931.16
NY withholding (from W■2)	$2,634.14	$2,634.14
Estimated NY refund	$3,469.56	$3,717.74
Estimated combined refund (Federal + NY)	$13,191.46	$14,133.89

Interpretation. Under both scenarios the delivery activity produces a Schedule C loss, so no self■employment tax is estimated. Refunds are driven primarily by refundable credits (ACTC + EITC) plus W■2 withholding.

Important. This estimate assumes no other income (interest/dividends), no additional deductions/credits (childcare, health marketplace credits, etc.), and that all dependents have valid SSNs and otherwise qualify.

2) Key Assumptions and Risk Items

• Standard mileage method is used (70¢/mile for tax year 2025). You cannot also deduct gas/repairs/depreciation if you use standard mileage; only parking and tolls are added separately.
• Cell phone expense of $840 is treated as 100% business use. If some use is personal, only the business percentage is deductible.
• Meals: food for yourself while doing local deliveries is typically personal and not deductible (unless you meet specific travel rules). This estimate does not include meals.
• EITC is computed for the maximum allowed qualifying children (up to 3).
• No investment income limit issues are assumed (your 2024 return had significant interest; if you have similar 2025 interest/dividends, EITC may be reduced or disallowed).
• No estimated tax payments are assumed for 2025 (only W■2 withholding).

3) Prior-Year Baseline (from 2024 filed return)

These items are included to keep your 2025 draft consistent with how the 2024 return was prepared.

2024 item	Value (from 2024 return)
Delivery mileage method	Standard mileage (Schedule C used business miles 9,552 and car & truck expense $6,400)
Federal EITC	$904
Additional Child Tax Credit (refundable)	$2,965
Federal refund	$3,969
NY refund	$1,771

For 2025, your W■2 wages are higher than 2024, and your delivery gross receipts (1099■NEC) are also higher. However, your logged mileage is substantially higher, which can push Schedule C to a loss and can increase refundable credits (depending on EITC/CTC rules).

4) Household & Dependents (pre-filled)

Name	Age (2025)	SSN (last 4)	CTC?	NY credit?
Paul Alejandro Marcano	15	0436	Yes (CTC)	Yes
Abraham David Marcano	8	9451	Yes (CTC)	Yes
Alena Victoria Marcano	6	7092	Yes (CTC)	Yes
Ana Sofia Marcano	2	1172	Yes (CTC)	Yes

5) Income (pre-filled from 2025 documents)

Source	Description	Amount
W■2	Sungrow Farms Inc. — Box 1 Wages	$60,413.15
W■2	Box 2 Federal income tax withheld	$915.96
W■2	NY state income tax withheld	$2,634.14
1099■NEC	Spark Delivery, Inc. (c/o Walmart Inc.) — Box 1 Nonemployee compensation	$9,498.90
Other income	Interest / dividends / unemployment / etc. (enter if any)	_____

6) Schedule C Worksheet — Delivery Driver (draft)

Use this section to prepare Schedule C. Amounts shown are based on your 1099■NEC and the mileage log you provided, plus a cell phone expense. Add parking/tolls if you have receipts.

Schedule C line / category	Amount	Notes
1 Gross receipts / sales	$9,498.90	From 1099■NEC Box 1
9 Car & truck (standard mileage)	$11,466.42	16,380.6 business miles × $0.70
25 Utilities / phone (business portion)	$840.00	Cell phone — adjust % if not fully business
Other deductible expenses	_____	Parking & tolls, supplies, insulated bags, etc.
Meals (usually not deductible for local deliveries)	_____	If deductible, generally 50% of qualified amount
31 Net profit/(loss)	$-2,807.52	Gross receipts minus expenses above (Scenario A)

7) Vehicle & Mileage Detail

Vehicle	Business miles (logged)	Business miles (unlogged)	Total business miles used in estimate	Notes
Toyota Corolla 2019	9,376.6	—	9,376.6	Logged weekly
Toyota Sienna 2014	7,004.0	—	7,004.0	Logged weekly
Honda Pilot 2003	0.0	3,000.0	3,000.0	Add only if you have records
TOTAL	**16,380.6**	**3,000.0**	**19,380.6**	

8) Federal Estimate Detail (draft math)

Step	Amount
W■2 wages (Box 1)	$60,413.15
Schedule C net (Scenario A)	$-2,807.52
Adjusted Gross Income (AGI)	$57,605.63
Standard deduction (MFJ)	$31,500.00
Taxable income	$26,105.63
Income tax (before credits)	$2,655.68
Child Tax Credit total (4 × $2,200)	$8,800.00
Nonrefundable CTC used	$2,655.68
Refundable CTC (ACTC) estimated	$6,144.32
Earned Income Credit (estimated)	$2,661.61
Federal withholding (W■2 Box 2)	$915.96
Estimated Federal refund	$9,721.90

Notes: (1) EITC depends on investment income, residency, valid SSNs, and other eligibility rules. (2) If you have interest/dividends similar to 2024, EITC may be reduced or disallowed. (3) If Schedule C ends up with a profit instead of a loss, self-employment tax would reduce the refund.

9) New York State Estimate Detail (draft math)

Step	Amount
NY AGI (approx. = federal AGI)	$57,605.63
NY standard deduction (MFJ)	$16,050.00
NY taxable income	$41,555.63
NY income tax (rate schedule)	$1,953.06
Empire State Child Credit (2025)	$1,990.00
NY Earned Income Credit (approx. 30% of federal EITC)	$798.48
NY withholding (W■2)	$2,634.14
Estimated NY refund	$3,469.56

NY credits can be affected by household credit and other NY-specific rules. This is an approximation; tax software/Form IT■215 and IT■213 will compute the final amounts.

Appendix A — Mileage & Delivery Income Log (as provided)

If this log is used to support deductions, keep the original spreadsheet/app reports and any supporting documentation.

Period	Gross delivery income	Total miles	Corolla miles	Sienna miles
Feb 3 – Feb 9	$625.83	1,079	863.2	216.0
Feb 10 – Feb 16	$485.14	836	334.6	502.0
Feb 17 – Feb 23	$512.53	884	309.3	574.0
Feb 24 – Mar 2	$808.40	1,394	1,045.3	348.0
Mar 3 – Mar 9	$757.88	1,307	1,051.9	255.0
Mar 10 – Mar 16	$628.28	1,083	931.6	152.0
Mar 17 – Mar 23	$845.68	1,458	1,334.1	124.0
Mar 24 – Mar 30	$196.69	339	328.9	10.0
Mar 31 – Apr 6	$266.35	459	367.4	92.0
Apr 28 – May 4	$59.13	102	35.7	66.0
Jun 2 – Jun 8	$464.56	801	720.9	80.0
Jun 9 – Jun 15	$387.16	668	130.2	537.0
Jun 16 – Jun 22	$187.65	324	45.3	278.0
Jun 23 – Jun 29	$436.99	753	64.0	689.0
Jun 30 – Jul 6	$643.64	1,110	665.8	444.0
Jul 7 – Jul 13	$598.61	1,032	670.9	361.0
Jul 14 – Jul 20	$584.34	1,007	30.2	977.0
Jul 21 – Jul 27	$480.71	829	165.8	663.0
Aug 18 – Aug 24	$111.78	193	125.3	67.0
Aug 25 – Aug 31	$66.51	115	28.7	86.0
Sep 8 – Sep 14	$20.37	35	7.0	28.0
Sep 15 – Sep 21	$34.91	60	36.1	24.0
Nov 3 – Nov 9	$118.26	204	51.0	153.0
Nov 10 – Nov 16	$164.57	284	28.4	255.0
Nov 17 – Nov 23	$15.00	26	5.0	21.0
Dec (period not specified)	$430.00	741	103.8	638.0
TOTAL (sum of rows)	**$9,930.97**	**17,123**	**9,480.4**	**7,640.0**
COMPARE: header totals you provided	**—**	**16,381**	**9,376.6**	**7,004.0**
COMPARE: 1099■NEC amount	**$9,498.90**	**—**	**—**	**—**

Consistency checks. Your per-period log sums to $9,930.97 gross income, which differs from the 1099■NEC ($9,498.90) by $432.07. Your per-period miles sum to about 17,120.4 miles, while the sheet header shows 16,380.6 miles (difference ≈ 742.4). Before filing, reconcile the 1099 total to your app statements and confirm the business-mile total you will claim.

If you decide to claim additional miles for the Honda Pilot, include only miles you can support with a contemporaneous log (or equivalent documentation).

Appendix B — Filing Checklist (quick)

■ W■2 (done) and any additional W■2s.
■ 1099■NEC / 1099■K / 1099■INT / 1099■DIV (if any).
■ Mileage evidence: app mileage reports, spreadsheet, start/end odometer, and a description of business purpose.
■ Vehicle info: year/make/model, date first used for deliveries (in-service date).
■ Cell phone bills and business-use percentage support.
■ Parking/tolls receipts (if claiming).
■ Dependents' SSNs and proof of residency if needed.
■ Bank routing/account for direct deposit.
■ Last year return for carryovers (if any).

End of draft.