The Gig Driver Math Workout

Printable Toolkit — Seven Cheat Sheets and Five Planning Sheets

Sizu Riatto

Math Didn’t Have to Be This Hard: The Workout Series · Book 7

How to Use This Toolkit

This is the printable companion to *The Gig Driver Math Workout*. It has two parts:

- **Seven cheat sheets**, one for each chapter. Every rule is the one the chapter teaches, with one worked example taken straight from the book.
- **Five planning sheets** to fill in with your own numbers: a shift log, a fill-up log for your real mpg, a cost-per-mile worksheet, a floor card for the glove box, and a weekly set-aside planner.

Print as many copies as you like. **Fill them in at home or parked, never while driving.**

The numbers in the examples are invented for practice, just as they are in the book, and no example describes how a real app pays. Tax figures (the 2026 IRS mileage rates and the self-employment tax) are the cited ones from the book; check the current versions before relying on them. This toolkit is for learning; it is not tax, legal, insurance or financial advice.

The whole set for this book, including seven free calculators:

`mathworkbook.netlify.app/go/book-gig`

1. Reading the Offer

Dollars per mile and per hour, with the pickup counted.

- **Minutes to hours:** divide by 60. 15 min = 0.25 h, 45 min = 0.75 h. 1 h 48 min = 1.8 h, never 1.48 h.
- **All miles** = pickup miles + trip miles (+ any unpaid drive back). **All minutes** = pickup + waiting + trip.
- **Dollars per mile** = pay ÷ all miles. **Dollars per hour** = pay ÷ all hours.
- **A fare from rates (in this example):** base + per-mile rate × trip miles + per-minute rate × trip minutes + tip.
- **Average per trip** = total pay ÷ number of trips.

> **Worked example (Chapter 1, Example 3).** Marisol's offer pays $9.80: pickup 3.2 miles and 8 minutes, trip 5.5 miles and 14 minutes. All miles: 8.7. All minutes: 22 = 0.3667 h. Per mile: $9.80 ÷ 8.7 = **$1.13**. Per hour: $9.80 ÷ 0.3667 = **$26.73**.

Your turn. Pay _____ All miles _____ All minutes _____
$ per mile _____ $ per hour _____

2. Percent on the Road

Tips, your share of the fare, boosts and bonuses.

- **10%** → move the point one place left. 5% = half of 10%. 20% = double. 15% = 10% + 5%.
- **What percent?** part ÷ whole × 100. **Your share of the fare** = your pay ÷ what the customer paid × 100.
- **Boosted pay** = base × multiplier (1.25× = 25% more). **Undo a boost:** divide by the multiplier. Tips are added, not multiplied.
- **Percent change** = (new − old) ÷ old × 100.
- **All-or-nothing bonus:** (pay for the trips still needed + bonus) ÷ hours those trips take.

> **Worked example (Chapter 2, Example 4).** Base pay $14.00 with a 1.25× boost, and a $5 tip. Boosted: $14.00 × 1.25 = $17.50. With the tip: **$22.50**, which is $8.50 more than the base. Working back: $17.50 ÷ 1.25 = $14.00.

Your turn. Base _____ Multiplier _____ Tip _____
Total _____ Percent more than base _____

3. Fuel Math

What every mile burns, and your car's real mpg.

- **Gallons** = miles ÷ mpg. **Fuel cost** = gallons × price.
- **Fuel cost per mile** = price per gallon ÷ mpg. $3.60 ÷ 30 mpg = 12¢ a mile.
- **Real mpg:** fill up, zero the trip odometer; next fill-up, trip miles ÷ gallons to refill.
- **Mixed driving:** total miles ÷ total gallons. Never average two mpg numbers.
- **Electric:** price per kWh ÷ miles per kWh.
- **Cheap-gas detour:** worth it only if gallons × price difference beats the cost of the extra miles.

> **Worked example (Chapter 3, Example 3).** Keisha's trip odometer reads 318.5 miles and the pump takes 12.25 gallons at $3.48. Real mpg: 318.5 ÷ 12.25 = **26 mpg**. Fill-up: 12.25 × $3.48 = **$42.63**. Fuel per mile: $3.48 ÷ 26 ≈ **13.4¢**.

Your turn. Trip miles _____ Gallons _____ Price _____
Real mpg _____ Fuel per mile _____

4. The Whole Car

Every cost your car has, in cents per mile.

- **Cost per mile of anything** = what it costs ÷ the miles it lasts.
- **Maintenance:** each regular job's cost ÷ miles between jobs, added up. **Tires:** price of a set ÷ tread life.
- **Depreciation** = (price paid − expected resale) ÷ miles you'll drive it.
- **Extra insurance** = yearly extra for app driving ÷ yearly gig miles. Ask your insurer what your policy covers.
- **Full cost per mile** = fuel + maintenance + tires + depreciation + insurance. **Repair fund:** set aside the non-fuel part.
- **The IRS rate is a tax figure, not your cost.** Judge offers with your own number.

> **Worked example (Chapter 4, Example 4).** Marisol: fuel 12¢ + maintenance 2.4¢ (oil 1.2¢, brakes $360 ÷ 30,000 = 1.2¢) + tires 1.6¢ + depreciation 12¢ + insurance $240 ÷ 12,000 = 2¢. Full cost: **30¢ a mile**, of which 18¢ is not fuel. A 120-mile shift costs 120 × $0.30 = **$36.00**.

Your turn. Fuel _____ Maint. _____ Tires _____
Value lost _____ Insurance _____ Total _____

5. Is This Ride Worth Taking?

Your floor, decided at home.

- **Safety first:** work out your floor at home. On the road, compare one number with it, and only when parked.
- **Net** = pay − cost per mile × all miles. **Net per hour** = net ÷ all hours (waiting included).
- **Floor (minimum offer)** = cost per mile × all miles + target per hour × all hours.
- **Long trips:** add the empty drive back to the miles and the time.
- **A whole shift:** (payouts − cost per mile × all miles) ÷ hours logged in.

> **Worked example (Chapter 5, Example 4).** Marisol's cost is 30¢ a mile and her target is $22 an hour. For an offer that is 12 miles and 30 minutes all in, her floor is 12 × $0.30 + $22 × 0.5 = $3.60 + $11.00 = **$14.60**. Anything below that misses her own standard.

Your turn. Cost per mile _____ Target _____
Floor for 5 mi, 15 min _____ 10 mi, 25 min _____ 15 mi, 35 min _____

6. Tax Set-Aside

No one withholds tax from payouts. You set it aside.

- **Profit** = payouts − business miles × IRS rate − business tolls and parking.
- **2026 IRS rate:** 72.5¢ a mile January 1 to June 30; 76¢ a mile from July 1.
- **Self-employment tax** = profit × 92.35% × 15.3% (about profit × 0.1413). None if profit × 92.35% is under $400.
- **Income-tax set-aside** = profit × your own estimated rate. **Total set-aside** ÷ payouts = your set-aside percent.
- **2026 estimated-tax due dates:** April 15, June 15, September 15, and January 15, 2027.
- Income is taxable whether or not a Form 1099 arrives. The real return has more lines: this is a set-aside plan, not a tax bill.

> **Worked example (Chapter 6, Examples 3–4).** Tomás, July–September 2026: payouts $9,600, 5,200 business miles, $48 of tolls. Deduction: 5,200 × $0.76 = $3,952. Profit: $9,600 − $3,952 − $48 = $5,600. SE tax: $5,600 × 0.9235 = $5,171.60; × 0.153 = **$791.25**. Income-tax set-aside at 12% (in this example): $672. Total **$1,463.25**, which is **15.24%** of his payouts.

Your turn. Payouts _____ Miles × rate _____ Profit _____
SE tax _____ Income tax _____ Total _____ % _____

7. The Weekly Plan

Bumpy income, flat bills.

- **Take-home** = payouts – car cost – tax set-aside.
- **Mean** = total ÷ number of weeks. **Median** = the middle week, sorted. Plan fixed bills on your **low** week.
- **Hours for a target** = target ÷ net per hour, rounded **up**.
- **Jars:** split every payout by percent the moment it lands (tax, car, buffer, you = 100%).
- **Weeks to a fund goal** = (goal – what you have) ÷ weekly addition, rounded up.

> **Worked example (Chapter 7, Example 3).** Keisha's week paid $940. Car cost: 410 miles × $0.328 = $134.48. Tax set-aside: 18% × $940 = $169.20. Take-home: $940.00 – $134.48 – $169.20 = **$636.32**. Over 38 hours that's about **$16.75 an hour**.

Your turn. Payouts _____ Car cost _____ Set-aside _____
Take-home _____ Hours _____ Net per hour _____

Planning Sheet 1: Shift Log

One line per shift. *All miles* includes driving to pickups and back home. *Hours* includes waiting.

Date	Start–end	Hours	Trips	Payouts	All miles	$ / hour	$ / mile

Planning Sheet 2: Fill-Up Log

Fill the tank, zero the trip odometer, and at the next full fill-up divide trip miles by gallons.

Date	Trip miles	Gallons	Price / gal	Total paid	Real mpg	Fuel / mile

Planning Sheet 3: Cost-per-Mile Worksheet

Part	Cost	÷ miles it covers	= per mile
Fuel (price ÷ mpg)			
Oil changes			
Brakes			
Other regular service			
Tires			
Value lost (price – resale)			
Extra insurance (yearly)			
Full cost per mile			
Non-fuel part (repair fund)			

Fill it in again whenever gas prices move or a big bill arrives.

Planning Sheet 4: My Floor Card

Fill this in at home. Cut it out and keep it in the glove box. On the road, compare the offer with the row at or above its miles and minutes, parked.

My cost per mile: _____ My target per hour: _____

Floor = cost per mile × all miles + target × all hours.

All miles	All minutes	My floor
5	15	
10	25	
15	35	
20	45	
30	60	
40	75	

Planning Sheet 5: Weekly Set-Aside Planner

One line per week. Move the tax and repair money out the day the payouts land.

Week of	Payouts	Miles	Car cost	Tax set-aside	Repair fund	Take-home	Hours	Net $/h

Estimated-tax due dates for 2026: April 15, June 15, September 15, and January 15, 2027.