

SmartWerk Income Calculator v2.0 (ZZP Edition)

This upgraded calculator helps Dutch freelancers (ZZP) estimate how much money they actually earn after costs, and why calculating your hourly value is crucial to success.

■ Monthly Income Estimator

Hourly Rate (€)	Hours/Week	Gross / Month	Est. Costs	Net Profit
€25	24h	€2,400	€700	€1,700
€30	32h	€3,840	€850	€2,990
€40	40h	€6,400	€1,200	€5,200

■ Realistic Scenarios

- 1. **Starter ZZP:** €25/h × 20h/week → ~€2,000 gross
- 2. **Side Hustle ZZP:** €30/h × 28h/week → ~€3,360
- 3. **Full-time Pro:** €40/h × 40h/week → ~€6,400

■ Why This Calculator Matters (ROI)

- Many freelancers work 40h/week and earn less than €1,800/month.
- They don't calculate hidden costs (fuel, software, insurance, downtime).
- Knowing your REAL profit helps set smarter rates and avoid burnout.

■ *SmartWerk Tip:*

Always include non-billable time (admin, communication, learning) when calculating hourly value.

■ FAQ: Frequently Asked Questions

Q: Should I include taxes in my 'Costs'?

A: No, taxes are separate. Use this calculator to find profit *before* tax. Use our Tax Estimator for more.

Q: What if my income changes every month?

A: Use average values or track monthly with SmartWerk Premium tools.

Q: What about working 2 jobs?

A: You can add a second income line manually or use our dual-income planner (coming soon).

■ Want the full calculator with sliders & Excel?

SmartWerk Premium includes interactive calculators, expense tracking, and step-by-step guidance.

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