<!DOCTYPE html>

<html lang="en">

<head>

<meta charset="UTF-8" />

<meta name="viewport" content="width=device-width, initial-scale=1.0"/>

<title>PayMyself.Today — Take-Home Pay Calculator</title>

<script src="https://cdn.tailwindcss.com"></script>

<style>

.glow-button {

box-shadow: 0 0 15px rgba(59, 130, 246, 0.5);

transition: all 0.3s ease;

}

.glow-button:hover {

box-shadow: 0 0 25px rgba(59, 130, 246, 0.8);

transform: scale(1.02);

}

</style>

</head>

<body class="bg-gradient-to-br from-blue-50 to-indigo-100 min-h-screen flex flex-col items-center p-4">

<!-- HEADER -->

<div class="text-center mt-10 max-w-3xl">

<h1 class="text-4xl font-extrabold text-gray-800">💰 PayMyself.Today</h1>

<p class="text-lg text-gray-600 mt-2">How much can you <em>really</em> pay yourself this month?<br>Find out in 10 seconds — no login.</p>

</div>

<!-- CALCULATOR -->

<div id="calculator" class="bg-white p-8 rounded-2xl shadow-xl mt-10 w-full max-w-md">

<h2 class="text-xl font-bold mb-4 text-gray-800">Let’s calculate your take-home pay</h2>

<!-- Business Type -->

<div class="mb-4">

<label class="block text-gray-700 font-medium mb-2">1. Your business type:</label>

<select id="businessType" class="w-full p-3 border border-gray-300 rounded-lg">

<option value="soleprop">Sole Proprietor / Freelancer</option>

<option value="llc">Single-Member LLC</option>

<option value="scorp">S-Corp (Owner Salary)</option>

<option value="notsure">I’m not sure (default: Sole Prop)</option>

</select>

</div>

<!-- Income -->

<div class="mb-4">

<label class="block text-gray-700 font-medium mb-2">2. Business Income This Month ($)</label>

<input type="number" id="income" placeholder="e.g. 5000" class="w-full p-3 border border-gray-300 rounded-lg">

</div>

<!-- Expenses -->

<div class="mb-4">

<label class="block text-gray-700 font-medium mb-2">3. Business Expenses This Month ($)</label>

<input type="number" id="expenses" placeholder="e.g. 1200" class="w-full p-3 border border-gray-300 rounded-lg">

</div>

<!-- State -->

<div class="mb-6">

<label class="block text-gray-700 font-medium mb-2">4. Your State</label>

<select id="state" class="w-full p-3 border border-gray-300 rounded-lg">

<option value="CA">California</option>

<option value="TX">Texas</option>

<option value="NY">New York</option>

<option value="FL">Florida</option>

<option value="WA">Washington</option>

<option value="NV">Nevada</option>

<option value="other">Not in US / No State Tax</option>

<!-- Add more states as needed -->

</select>

</div>

<!-- BUTTON -->

<button onclick="calculateTakeHome()" class="w-full bg-blue-600 hover:bg-blue-700 text-white font-bold py-4 px-6 rounded-lg glow-button transition-all">

🔥 Calculate My Take-Home Pay

</button>

</div>

<!-- RESULTS (Hidden by default) -->

<div id="results" class="bg-white p-8 rounded-2xl shadow-xl mt-10 w-full max-w-md hidden">

<h2 class="text-2xl font-bold text-green-700 mb-4">🎉 Here’s your take-home pay estimate</h2>

<div class="space-y-2 text-gray-800">

<div>✅ Estimated Federal Tax: <span id="fedTax"></span></div>

<div>✅ Estimated State Tax (<span id="stateName"></span>): <span id="stateTax"></span></div>

<div>✅ Self-Employment Tax (15.3%): <span id="seTax"></span></div>

<div class="font-bold border-t pt-2 mt-2">✅ Total Tax: <span id="totalTax"></span></div>

<div class="text-3xl font-extrabold text-green-600 mt-4">💰 NET TAKE-HOME: <span id="netPay"></span></div>

</div>

<p class="mt-4 text-gray-600 italic">“This is what you can safely transfer to your personal account this month.”</p>

<div class="mt-6 flex gap-3">

<button class="bg-gray-200 hover:bg-gray-300 px-4 py-2 rounded">📥 Download as PDF</button>

<button class="bg-blue-100 hover:bg-blue-200 px-4 py-2 rounded">✉️ Email to Myself</button>

</div>

</div>

<!-- FOOTER -->

<div class="text-center mt-12 text-gray-500 max-w-md">

<p>📌 Save this link for next month!</p>

<p>🔒 No data is saved or sent to servers — 100% private.</p>

<div class="mt-4">

<input type="email" placeholder="Get notified when we launch Cash Flow Checker" class="p-2 border border-gray-300 rounded-l">

<button class="bg-blue-600 text-white px-4 py-2 rounded-r">Notify Me</button>

</div>

<p class="mt-6 text-sm">⭐ Built for freelancers & small biz owners who just want clarity.</p>

</div>

<script>

// Simple tax rates (you can expand later)

const stateTaxRates = {

CA: 0.093, TX: 0, NY: 0.0882, FL: 0, WA: 0, NV: 0, other: 0

};

const federalTaxRate = 0.22; // Simplified average for $40K–$80K

function calculateTakeHome() {

const income = parseFloat(document.getElementById('income').value) || 0;

const expenses = parseFloat(document.getElementById('expenses').value) || 0;

const state = document.getElementById('state').value;

const businessType = document.getElementById('businessType').value;

const netProfit = income - expenses;

if (netProfit <= 0) {

alert("No profit this month — don’t pay yourself from business funds!");

return;

}

// Calculate taxes

let fedTax = netProfit \* federalTaxRate;

let stateTax = netProfit \* (stateTaxRates[state] || 0);

let seTax = 0;

if (businessType !== 'scorp') {

seTax = netProfit \* 0.153; // Self-employment tax

}

const totalTax = fedTax + stateTax + seTax;

const takeHome = netProfit - totalTax;

// Display results

document.getElementById('fedTax').textContent = '$' + fedTax.toFixed(0);

document.getElementById('stateTax').textContent = '$' + stateTax.toFixed(0);

document.getElementById('stateName').textContent = state;

document.getElementById('seTax').textContent = '$' + seTax.toFixed(0);

document.getElementById('totalTax').textContent = '$' + totalTax.toFixed(0);

document.getElementById('netPay').textContent = '$' + Math.max(0, takeHome).toFixed(0);

// Show results section

document.getElementById('calculator').classList.add('hidden');

document.getElementById('results').classList.remove('hidden');

}

</script>

</body>

</html>