CHECKLIST · WHILE YOU TREAT

LOST WAGES CHECKLIST
EXACTLY WHAT PROVES YOUR LOST INCOME.

Lost earnings are paid when they are documented, and the documents differ by how you are paid. Pick the list that matches you. If you cannot go back to the same work, that is a separate claim, loss of earning capacity, and it is usually the larger of the two. Tell us early if that is you.

IF YOU HAVE AN EMPLOYER

- [ ] **Pay stubs: three months before the crash and every pay period since**
  The before-and-after comparison is the claim.
- [ ] **A letter from HR on letterhead**
  Your position, rate of pay, normal schedule, the dates you missed, and whether the missed time was paid, unpaid, or taken as sick or vacation time. Leave you were forced to use is a loss too.
- [ ] **Doctor's off-work and restriction notes covering every missed period**
  The medical reason for each absence. A gap in notes is read as a gap in injury.
- [ ] **Last two W-2s or tax returns**
  Establishes the baseline the missed time is measured against.
- [ ] **Overtime, commission, bonus, and tip history**
  Regular overtime is income. So are tips reported on your pay stubs.
- [ ] **Benefits you lost while off: health premiums, retirement match, accrued leave**
  Ask HR for a statement of what stopped and when.

IF YOU DRIVE OR FREELANCE

- [ ] **Platform earnings statements: Uber, Lyft, DoorDash, Instacart, Upwork**
  Weekly statements for the three months before and every week since. Download them now; some platforms limit how far back you can go.
- [ ] **1099s and the last two tax returns**
  The annual baseline.
- [ ] **Bank deposits that match the platform statements**
  Proof the income was real and regular.
- [ ] **Invoices, contracts, and client emails for work you turned down or lost**
  “Sorry, I can't take this until March” is evidence. Keep the thread.
- [ ] **Doctor's restriction notes: what you could not do, and for how long**
  “No driving for six weeks” is the wage claim for a rideshare driver.
- [ ] **A calendar of the days and hours you normally worked**
  Reconstructed from the app's trip history if you did not keep one.

IF YOU OWN THE BUSINESS

- [ ] **Profit and loss statements: monthly, a year before and since**
  Shows the drop and when it started.
- [ ] **Business and personal tax returns, two years**
  The baseline, and how you pay yourself.
- [ ] **What you had to pay someone else to do your work**
  A temp, a contractor, a family member. Their invoices are your loss.
- [ ] **Contracts, bids, and jobs lost or delayed, with the emails**
  Especially anything that was signed before the crash and cancelled after.
- [ ] **Doctor's restriction notes matched to the work you could not perform**
  Lifting, driving, standing, screen time.
- [ ] **Your bookkeeper's or CPA's contact information**
  A short letter from them, later, carries weight.

IF YOU CANNOT GO BACK TO THE SAME JOB

Tell us early. Loss of earning capacity is proved with vocational and economic experts, and for younger clients it is often the largest number in the case.

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