




NAME: Freelance Tax Manager 

DATE: June 26, 2026 10:56 AM


DESCRIPTION OF TECHNOLOGY
Track your income, manage clients, and stay on top of your tax obligations - all in one place.

HUMAN VALUES 


The app can help freelancers stay organized and gain a better understanding of their finances. However, there is a risk that users may place too much trust in the tax prognosis provided by the application. Since the prognosis is only an estimate based on available data, users could make financial decisions based on inaccurate assumptions and be surprised by their actual tax obligations. Therefore, the system should clearly communicate the limitations of its predictions.

TRANSPARENCY 


The purpose of the app is clearly explained: to help freelancers manage their finances and estimate future tax obligations. Users can view the financial data they enter and understand how tax predictions are generated. Since the project does not currently have a commercial business model, there are no hidden financial incentives that influence how the application behaves. Transparency remains important to maintain user trust.

IMPACT ON SOCIETY 


The app is designed to help freelancers manage their finances and better prepare for future tax obligations. Many freelancers rely on manual tracking, making it difficult to maintain a clear overview of income, expenses, and how much money should be set aside for taxes. This can lead to mistakes, financial stress, etc. The application combines financial record keeping with tax prognosis features, helping freelancers stay organized and make more informed financial decisions.

STAKEHOLDERS 


- Freelancer
- Small business owners
- Self-employed professionals
- Independent contractors
- Sole traders / sole proprietors

SUSTAINABILITY 


The Freelance Tax Manager is a web application and therefore requires energy for hosting, data storage, and user access. Direct energy consumption is relatively low compared to large-scale systems, energy use is still considered by keeping the application lightweight and avoiding unnecessary processing. Further improvements could include optimizing database queries, reducing server workload, and choosing energy-efficient hosting solutions.

HATEFUL AND CRIMINAL ACTORS 


The app is intended for personal financial tracking and tax forecasting, not for filing taxes or interacting with government systems. Its potential for misuse is therefore limited. However, if unauthorized individuals gained access to an account, sensitive financial and client information could be exposed. Users could also intentionally keep inaccurate records. These risks can be reduced through secure authentication, access control, and responsible handling of financial data.

DATA 


Yes, I am aware that data can be incomplete, inaccurate, or biased. The app relies on financial information entered by users, which means the quality of the tax prognosis depends on the quality of the recorded data. Missing expenses, incorrect records, or changes in tax regulations can affect the accuracy. To address this, the application presents the prognosis as an estimate rather than a guaranteed outcome and encourages users to keep their financial records accurate and up to date.

FUTURE 

The app could encourage freelancers to be more proactive about financial planning and tax preparation. Better financial awareness could become a common habit among self-employed professionals. However, users may become overly reliant on automated tax predictions and pay less attention to their actual financial situation. As the application grows, maintaining accuracy, transparency, user trust, and up-to-date tax regulations would become increasingly important.

PRIVACY 

Yes. The app registers personal data because it stores user account details, client information, and financial records. This can include names, email addresses, income records, expenses, invoices, and payment-related information. It does not collect special personal data such as health, ethnicity, or religion. However, because financial and client data is sensitive, the system must handle it carefully through privacy-aware design, access control, secure storage, and data minimization.


INCLUSIVITY 

Yes, there can be some built-in bias. The app assumes that users are already financially aware, regularly update their records, and understand basic tax concepts. This may not be true for all freelancers. The design may also be biased toward freelancers with simple income structures. To reduce this, the system should use clear language, explain calculations, avoid assuming expert knowledge, and make it clear that the prognosis is an estimate.

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HUMAN VALUES 

How is the identity of the (intended) users affected by the technology?

To help you answer this question think about sub questions like:

- If two friends use your product, how could it enhance or detract from their relationship?
- Does your product create new ways for people to interact?...

TRANSPARENCY 

Is it explained to the users/stakeholders how the technology works and how the business model works?

- Is it easy for users to find out how the technology works?
- Can a user understand or find out why your technology behaves in a certain way?
- Are the goals explained?
- Is the idea of the technology explained?
- Is the technology company transparent about the way their...

IMPACT ON SOCIETY 

What is exactly the problem? Is it really a problem? Are you sure?

Can you exactly define what the challenge is? What problem (what 'pain') does this technology want to solve? Can you make a clear definition of the problem? What 'pain' does this technology want to ease? Whose pain? Is it really a problem? For who? Will solving the problem make the world better? Are you sure? The problem definition will help you to determine...

STAKEHOLDERS 

Who are the main users/targetgroups/stakeholders for this technology? Think about the intended context by...

When thinking about the stakeholders, the most obvious one are of course the intended users, so start there. Next, list the stakeholders that are directly affected. Listing the users and directly affected stakeholders also gives an impression of the intended context of the technology.

...

SUSTAINABILITY 

In what way is the direct and indirect energy use of this technology taken into account?

One of the most prominent impacts on sustainability is energy efficiency. Consider what service you want this technology to provide and how this could be achieved with a minimal use of energy. Are improvements possible?

HATEFUL AND CRIMINAL ACTORS 

In which way can the technology be used to break the law or avoid the consequences of breaking the law?

Can you imagine ways that the technology can or will be used to break the law? Think about invading someone's privacy. Spying. Hurting people. Harassment. Steal things. Fraud/identity theft and so on. Or will people use the technology to avoid facing the consequences of breaking the law (using trackers to evade speed radars or using bitcoins to launder...)

DATA 

Are you familiar with the fundamental shortcomings and pitfalls of data and do you take this sufficiently into...

There are fundamental issues with data. For example:

- Data is always subjective;
- Data collections are never complete;
- Correlation and causation are tricky concepts;
- Data collections are often biased;...

FUTURE 

What could possibly happen with this technology in the future?

Discuss this quickly and note your first thoughts here. Think about what happens when 100 million people use your product. How could communities, habits and norms change?

PRIVACY 

Does the technology register personal data? If yes, what personal data?

If this technology registers personal data you have to be aware of privacy legislation and the concept of privacy. Think hard about this question. Remember: personal data can be interpreted in a broad way. Maybe this technology does not collect personal data, but can be used to assemble personal data. If the technology collects special personal data (like...

INCLUSIVITY 

Does this technology have a built-in bias?

Do a brainstorm. Can you find a built-in bias in this technology? Maybe because of the way the data was collected, either by personal bias, historical bias, political bias or a lack of diversity in the people responsible for the design of the technology? How do you know this is not the case? Be critical. Be aware of your own biases....

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