Speaker 1: Freelancer should be most concerned about, not falling behind. Making those quarterly estimated payments, because it's not a good feeling come tax season when you have this big bill on your hands. You're like, "Oh my God, I owe that much. I can't owe that much. We have to change the amount."

 I mean, if you keep in touch with us quarterly, keep in touch with your accountant quarterly, make those quarterly estimated payments, it'll lessen the blow at the end of the year. And it'll save you a little bit of penalties and interest for not making those estimated payments. So that's definitely the biggest concern for freelancers, because when you're on a W-2, every time you get paid, the taxes are withheld and remitted to the government. But when you're a freelancer, you're on 1099. It's not your response for making your own payments. You just got to take that responsibility seriously, and not fall behind.