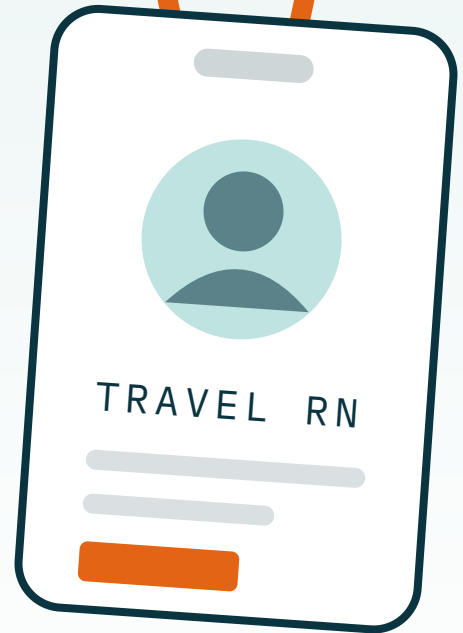


Read your first contract *line by line.*

What each part of a travel pay package means, what the IRS says about tax homes, and the questions to ask before you sign.



FROM

Staff nurse

INSIDE

**Pay package, GSA rates,
tax home**

TO

Your first travel contract

WORKBOOK

Compare two offers

WITH

**YOUR NAME
HERE, RN**

BUILT WITH

Primer & Proof



Eight chapters. *One contract* you understand.

Written from the sources that set the rules: the Nurse Licensure Compact, the GSA per diem tables and IRS publications. Your experience on the road goes on top, in your words.

1 Is travel right for you now?

Experience, specialty and life fit, from your own first contract.

2 Licensing in this sample

Compact license or a single-state license, and how long each takes.

3 Agencies and recruiters in this sample

How to compare agencies and what to ask on the first call.

4 The pay package in this sample

Base rate, stipends, guaranteed hours and cancellation terms.

5 Stipends and the GSA rate in this sample

What the federal per diem rates are and why they matter.

6 Tax home in this sample

What IRS Publication 463 says, and what to bring to a tax pro.

7 Housing

Agency housing against a stipend, and how to book safely.

8 Your first two weeks

Orientation, the unit, and deciding whether to extend.

8 to 13

weeks is the typical assignment length, per AMN Healthcare's travel FAQ.

amnhealthcare.com, checked Oct. 29, 2026

43

jurisdictions have enacted the Nurse Licensure Compact. Two more have passed it but not put it in place.

nursecompact.com, checked Oct. 29, 2026

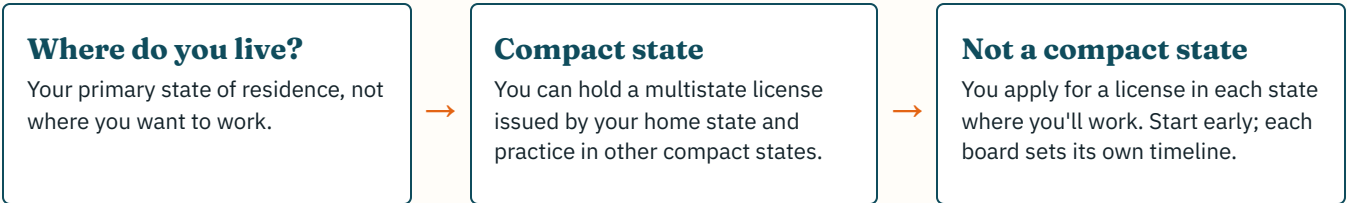
1 year

is the line the IRS draws between a temporary assignment and an indefinite one.

IRS Publication 463 (2025), chapter 1

One license or one per state. *Start here.*

The Nurse Licensure Compact lets a nurse with a multistate license practice in other compact states. Your primary state of residence decides whether you can hold one.



43

jurisdictions have enacted the compact.

nursecompact.com, checked Oct. 29, 2026

Recent implementations on the compact map: Pennsylvania (July 7, 2025) and Connecticut (Oct. 1, 2025). Check the live map before you rely on any list, this one included.

NLC map, nursecompact.com, checked Oct. 29, 2026

Enacted, but not fully in place

Guam	Enacted, partial implementation. Nurses who hold an active compact license may practice in Guam now; Guam residents cannot yet apply for a compact license (implementation date to be determined).
Massachusetts	Enacted, awaiting implementation. Compact license holders may not yet practice there; residents cannot yet apply (date to be determined).
U.S. Virgin Islands	Enacted, awaiting implementation. Compact license holders may not yet practice there; residents cannot yet apply (date to be determined).

HAVE READY

Your current license

☐ License number and expiration date

☐ Any other state licenses you hold

HAVE READY

Proof of residence

☐ The documents your home board accepts for your primary state of residence

☐ Your address matches across them

ASK THE AGENCY

Who pays

☐ Does the agency reimburse license fees?

☐ Paid up front or after you start?

Source: nursecompact.com and the NLC map, checked Oct. 29, 2026. Your state board of nursing has the final word on your license.

Twelve questions. *Ask them every time.*

Write the answers on the workbook page. Anything a recruiter won't put in writing goes in the margin as a risk.

? Which facility and unit, and what is the patient ratio?

? How many hours a week are guaranteed, in writing?

? If the unit cancels my shift, am I paid? How many cancellations does the contract allow?

? What is the taxable hourly rate on its own?

? Is the stipend reduced for a missed shift?

? How does my stipend compare to the GSA rate for this county?

? Is travel paid up front or at the end?

? What is the overtime rate, and when does it start?

? Who pays for a new state license, and when?

? What does the facility need from me before day one?

? Is there a floating policy, and to which units?

? What happens if I want to extend, or leave early?

Slow down if you hear these

Guaranteed hours that won't go in writing. A weekly total with no breakdown. Cancellation terms described as "it rarely happens". Pressure to accept the same day.

The 30 days before you start

DAY 30

License

- ☐ Compact or single-state license current for the work state
- ☐ Application filed if you need a new one

DAY 21

Cards

- ☐ AHA BLS card current; AHA says it's valid two years
- ☐ AHA ACLS card if the unit requires it

DAY 14

Agency file

- ☐ Credentials and competency records sent
- ☐ Background check started

DAY 7

Signed

- ☐ Hours, rate and cancellation terms in writing
- ☐ Housing confirmed

Card validity: American Heart Association BLS and ACLS course pages. Agency file: The Joint Commission's staffing-firm measure HCSS-6 checks for job-appropriate credentials, current competency and a background check. Checked Oct. 29, 2026.

Eight lines on every offer, *and the question for each.*

Recruiters often quote one weekly number. That number is several parts added together, and each part follows its own rules. Read them one at a time.

ASSIGNMENT OFFER, ANNOTATED

01 Base rate	----
02 Housing	----
03 Meals and incidentals	----
04 Travel reimbursement	----
05 Overtime	----
06 Guaranteed hours	----
07 Cancellation terms	----
08 Bonuses and benefits	----
Weekly total quoted	----

Components as described by AMN Healthcare (pay packages article, Aug. 23, 2024; travel FAQ) and Nomad Health (Mar. 31, 2026), checked Oct. 29, 2026. Blank on purpose: no sample pay figures.

01 Taxable hourly base rate

The W-2 hourly wage, taxed like any paycheck.

Ask: what is the taxable hourly rate on its own, before any stipend?

02 Housing stipend or agency housing

Agency housing, or a stipend to find your own.

Ask: if I take agency housing, what happens to the stipend?

03 Meals and incidentals stipend

A daily or weekly allowance for food and everyday costs.

Ask: is it paid weekly, and is it reduced for a missed shift?

04 Travel reimbursement

Money toward getting to the assignment; some agencies add licensing costs.

Ask: is travel paid up front or at the end, and is there a cap?

05 Overtime

Hours past the contract week, at a rate set in the contract.

Ask: what is the overtime rate, and does it start after 36 or 40 hours?

06 Guaranteed hours

The minimum weekly hours the contract promises to pay.

Ask: how many hours a week are guaranteed, in writing?

07 Cancellation terms

What you're paid if the facility cancels shifts or the assignment.

Ask: if the unit cancels my shift, am I paid, and how many times can it happen?

08 Bonuses and benefits

Sign-on, completion and referral bonuses; insurance, 401(k), CE money.

Ask: when is each bonus paid, and what voids it?

Make sure your assignment, pay rate, and minimum number of work hours are guaranteed in writing.

AMN Healthcare, "6 questions to ask before starting your next travel nurse assignment", checked Oct. 29, 2026

The federal per diem rate *sets the ceiling most offers work under.*

The General Services Administration publishes lodging and meal rates for every county, every fiscal year. Agencies often use them for stipends, and the IRS uses them to decide how much of an allowance counts as wages.

FY2027 STANDARD RATE, MOST OF THE U.S.

\$113

\$68

lodging per night

meals and incidentals per day

For travel Oct. 1, 2026 to Sept. 30, 2027. FY2026 was \$110 and \$68. Federal Register 2026-18439; GSA per diem API, checked Oct. 29, 2026.

HIGH-COST AREAS CHANGE BY MONTH

Boston and Cambridge, MA

Jan to Feb		\$213
Mar to Aug		\$305
Sep to Oct		\$365
Nov to Dec		\$213

Seattle, WA (King County)

Jan to May		\$188
Jun to Oct		\$255
Nov to Dec		\$188

FY2027 lodging per night; meals and incidentals \$92 a day in both. GSA per diem API, checked Oct. 29, 2026.

Above the federal rate is wages, not a violation

Some articles say an agency can't legally pay above the GSA rate. IRS Publication 15 (2026) says an allowance above the federal rate is allowed, and the part over the rate is reported as wages. Ask your recruiter how your stipend compares to the rate for your assignment's county.

Find your own rate in four steps

STEP 1

Open the lookup

☐ gsa.gov, Travel, Per diem rates

STEP 2

Enter the ZIP

☐ Use the facility's ZIP code and the fiscal year of your dates

STEP 3

Read the months

☐ Lodging can change by month; meals stay the same

STEP 4

Make it weekly

☐ Multiply each daily rate by 7 and compare with your weekly stipends

WORKED EXAMPLE, FY2027 STANDARD RATE	PER DAY	PER WEEK
Lodging	\$113	\$791
Meals and incidentals	\$68	\$476
Federal rate for a 7-day week		\$1,267

Arithmetic on the published FY2027 standard rate. Your county's rate may be higher.

What the IRS says. *What to ask your tax pro.*

Whether stipends stay tax-free depends on having a tax home you're traveling away from. This chapter explains the rules in IRS Publication 463 so you walk into a tax professional's office with the right questions. It is not tax advice.

Generally, your tax home is your regular place of business or post of duty, regardless of where you maintain your family home.

IRS Publication 463 (2025), chapter 1, Tax Home

No main place of work? Publication 463 uses three factors.

1 ☐ You do part of your work in the area of your main home, and use that home for lodging while you work there.	2 ☐ You have living expenses at your main home that you duplicate because work requires you to be away from it.	3 ☐ You haven't abandoned the area of your historical lodging and main home, and either family lives at that home or you often use it for lodging.
All three That home is your tax home.	Two of three It depends on the facts and circumstances.	One You're an itinerant: your tax home is wherever you work, and you can't deduct travel expenses.



A series of assignments to the same location, all for short periods but that together cover a long period, may be considered an indefinite assignment. (Publication 463, chapter 1.)

- ? Based on the three factors, where is my tax home?
- ? Do my assignments in one area add up to an indefinite stay?
- ? Is my agency paying stipends under an accountable plan?

Factors paraphrased from IRS Publication 463 (2025), chapter 1, Factors used to determine tax home; quotes verbatim. Checked Oct. 29, 2026. Talk to a tax professional about your situation.

Two offers, *side by side, on paper.*

Fill it in during or after each recruiter call. Two offers with the same weekly total can pay very differently once guaranteed hours and cancellation terms are in.

LINE	OFFER A	OFFER B
Taxable hourly rate from the offer		
Guaranteed hours a week in writing?		
Taxable pay a week rate x guaranteed hours		
Housing stipend a week or agency housing: write 'housing'		
Meals and incidentals a week		
Weekly total the number recruiters quote		
Travel reimbursement paid when?		
Overtime rate after how many hours?		
Cancellation terms paid if cancelled? how many times?		
Contract length in weeks		
Total for the contract weekly total x weeks + travel		
Rent and costs at the assignment your estimate		

A

Agency, facility and unit:

B

Agency, facility and unit:

Your pick

Which one, and the one line that decided it.

The guide your DMs keep asking for, *with your name on it.*

Staff nurses ask you how to start, what to ask and what a good offer looks like. We write every page from the primary sources, and you check each one and approve it before launch. We run the store, take the payments, deliver the guide and answer every buyer. You share the link, and your share of every sale is paid to you automatically.

You get 60%

Of every sale price, before any fees. We pay the store, payment and production costs out of our share, and nothing is ever billed to you.

Nothing to run

No store to set up, no files to send, no customer emails. Your only work before launch is checking the content and adding your stories.

Paid automatically

Your share is credited at checkout on every sale and paid out to your bank on the store's regular schedule. You see each sale in your own dashboard.

YOU DO

Open a free payout account	10 min
Review and approve the content	3 to 5 hrs
Link in bio, 4 posts or stories in launch month	about 2 hrs
A mention once a month after that	15 min

WE DO

Every page, from the primary sources
Design, sales page, store and checkout
Payments, sales tax, delivery and refunds
Buyer support, and yearly rate updates

THE MATH, ILLUSTRATED

Audience **50,000** Price **\$39** Your share **60%** Fees **paid by us**

CONSERVATIVE / 0.25% BUY

125 buyers x \$39 = \$4,875

\$2,925 your 60%

BASE / 0.5% BUY

250 buyers x \$39 = \$9,750

\$5,850 your 60%

STRONG / 1% BUY

500 buyers x \$39 = \$19,500

\$11,700 your 60%

Illustrative, not a forecast or guarantee. Results depend on your audience and the launch. Your 60% is figured on the full sale price; we pay every platform and payment fee.

NURSES ALREADY BUY TRAVEL GUIDES

\$15

travel RN ebook

\$20

staff-to-travel guide

\$39

this guide plus workbook

Prices as listed on Gumroad, Oct. 29, 2026: "Travel RN eBook" and "Becoming a Rebel travel nurse". Not to scale.

From yes to launch *in about 30 days.*

STEP 1

A short call

What your followers ask most, your specialty, and whether this fits you.

- 01 Your name, your voice. Nothing goes live without your yes.
- 03 Reported errors are fixed within 7 days, and federal rates are updated each October when GSA publishes them.

STEP 2

We build it

Every page from the primary sources, plus the design, store and checkout.

STEP 3

You approve

You check every page and add your own stories. Nothing goes live until you approve it.

- 02 Written terms before anything launches.
- 04 Leave anytime on 30 days' notice. The guide comes down, and neither of us sells it without the other.

STEP 4

Launch

Link in bio and 4 posts or stories in the first month. You're paid from the first sale.

Is this tax advice?

No. The guide explains what IRS publications say and sends readers to a tax professional.

Do I disclose it?

Yes, as the FTC requires. We give you the wording.

Is it exclusive?

Not for you. Keep your agency partnerships and everything else.

BL

Blake Long, founder

Blake is a certified skydiving instructor with more than 1,000 jumps, and he builds the study guides his colleagues use to prepare for certification exams. He started Primer & Proof to give creators a finished product without the production work, and he is your one point of contact from first call to every payout.

We only partner with registered nurses who have worked travel contracts. Your license and your time on the road are what make the guide worth buying.

Want this built for your audience?

Reply "interested" and we'll send the partnership terms and a build plan for your channel. No call needed. Or email hello@primerandproof.com.

Blake Long, founder, Primer & Proof