VyRal

A LeakReceipts Field Guide

LeakReceipts for AI Consultants

The Field Guide: where the money leaks, how to prove it, and how to close it

For: AI Consultant

by VyRal Dynasty

LeakReceipts for AI Consultants The Field Guide: where the money leaks, how to prove it, and how to close it

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How every number in this book is labeled.

- **VERIFIED** means the figure comes from a named, dated source, and the source is printed next to it.
- **CALCULATED** means it is arithmetic on verified numbers or on your own numbers, and the math is shown.
- **ESTIMATE** means a reasoned range, and it is always called one.
- **STRUCTURAL** marks a standing rule of the trade (a law, a contract term, how the paperwork works), not a market figure.
- **STILL BEING MEASURED** means VyRal has not verified a figure yet, so no number is printed.

If a number is not labeled, it is a blank for you to fill from your own paper.

What this book is not. This is education, not legal, tax, accounting or financial advice. Where a fix says a professional decides, a professional decides. Nothing here says that any company, customer or person did anything wrong. The fixes show you how to check your own paper and ask in writing.

About how this book was made. This book was assembled with AI from VyRal's sourced research on this trade and checked against those sources. AI can make mistakes. Before you act on a figure, check it against the source printed beside it. Rules and rates change, and every figure carries its date for that reason.

Before you share any document with anyone, Vera included, black out account numbers, Social Security numbers and anything else you would not hand a stranger.

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The short answer for your trade

The ones who do well stopped pricing off what they used to earn as an employee and started pricing off what the work is actually worth on the open freelance market — which the industry itself says should run two to five times the salaried number.

Your leak map

Every leak this book covers, biggest first. The size grade is VyRal's research grade for how much money a leak tends to move in this trade. It is a grade, not a dollar figure. Your own paper sets the dollars.

#	Leak	Size grade	Evidence	Fixes
1	Pricing off the salaried number instead of the freelance floor	Major	VERIFIED	1
2	Self-employment tax set-aside	Major	STRUCTURAL	1
3	Freelance rate against the real market band	Major	STILL BEING MEASURED	1
4	Scope creep — the single largest driver of unbilled hours	Major	STILL BEING MEASURED	1
5	Fixed-price efficiency captured or given away	Significant	STILL BEING MEASURED	1
6	Hidden production costs absorbed into one flat number	Significant	STILL BEING MEASURED	1
7	Platform commission on freelance marketplaces	Moderate	STILL BEING MEASURED	1

Then there is 1 more leak to check, with its own fixes, in the chapter called More leaks to check.

What people in your trade say hurts

Before we built a single fix, we went and read what people in this trade say out loud: forums, trade press, regulators' complaint files and court records. These are the pains that kept coming up, the ones with the most sources first. If one of them is yours, you're not imagining it.

Model and tool bills for a client's project come out of my own fee

I quote one price for the build. Then the AI model bills, the coding-tool overages and the hosting run on my card, and newer models burn more tokens per task than the old ones did. If those costs aren't a separate line the client pays, they shrink my fee every month the project runs.

Found in 2 public sources; newest dated 2026-11-01. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Most AI pilots never go live, so the paid follow-on work never comes

I get paid for the pilot, and the real money is the rollout and the support after. But most company AI pilots stall before production. When the pilot dies, my pipeline dies with it, and I've often priced the pilot low hoping to win the big job.

Found in 2 public sources; newest dated 2025-08-26. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Paying for an 'AI agency' program or tool license that promised income it couldn't deliver

A lot of people get into AI consulting by buying a program, license or done-for-you kit that promises big monthly income fast. The FTC has gone after sellers who made those claims, broke refund promises and skipped the disclosures the law requires. Some buyers lost six figures, and refunds are slow or tiny.

Found in 2 public sources; newest dated 2026-08-12. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Get your paper together

Every fix in this book starts with paper, not memory. Memory rounds in the other side's favor. Paper doesn't.

Pull the last 90 days. Put it all in one folder, paper or phone, and label each piece with its date. Black out account numbers and Social Security numbers before you share anything with anyone.

The paper that proves each leak:

- Your contracts, invoices, statements, pay records and the messages around them.

My folder checklist

Last 90 days of statements or pay records _____

Every contract or agreement I work under _____

Every invoice, ticket or settlement for the same 90 days _____

The messages that changed a price, a scope or a date _____

Leak 1: Pricing off the salaried number instead of the freelance floor

Size grade: Major · Evidence: VERIFIED

What it is. Whether the freelance rate was built from the real freelance floor or from a remembered salary figure.

Why it leaks. A consultant coming out of a salaried role anchors their freelance rate to what they used to earn as an employee, never accounting for the costs a W-2 job absorbed invisibly — benefits, payroll tax, paid selling time, equipment.

The number to hold it against. Wages and salaries are 70.0% of what private employers pay per hour worked ($32.82 of $46.89); benefits are the other 30.0% ($14.07), June 2026. Source: BLS, Employer Costs for Employee Compensation, The Economics Daily, Sept 17, 2026.

VERIFIED · Primary — government or regulator

> **Ask yourself:** When you set your rate, did you work up from what a salaried role in this pays, or from what it actually costs you to run as your own business?

1. Rate set from an old salary instead of the cost of running his own business

Fix approved · leak evidence: Open — Needs Data

Fix 1 — Do it yourself (free).

1. Nothing recovers past under-priced work. Here is how you stop it on the next quote.
2. Write down the salary figure you priced from.
3. List what the employer used to pay that you now pay yourself: health cover, retirement, the employer's half of payroll tax, paid time off, laptop, software and AI subscriptions, insurance, accounting.
4. Write down the hours in a normal week you actually bill, not the hours you work. Selling, admin and learning time is unbilled.
5. Add up a year of costs plus the income you want, and divide by your real billable hours for a year. That is your floor.
6. Any quote below that floor loses money on your own numbers. A CPA decides the tax part of the costs list.

Fix 2 — The words to send, under your own name. Fill in the brackets, keep a copy, and send it from your own email or by mail. Nobody sends it for you.

> Rate notice to existing clients:
>
> Hi [CLIENT NAME], thank you for the work together on [PROJECT/RETAINER]. Starting [DATE], my rate for new work and renewals will be [NEW RATE]. Work already agreed stays at the current rate until it is finished. The new rate reflects what it costs me to deliver this work properly as an independent business. I'm glad to talk through scope if it helps us fit your budget. Best, [YOUR NAME].
>
> What to say when a prospect anchors on a salary:
> 'That salary figure is what an employer pays on top of benefits, payroll tax, equipment and paid downtime. My rate covers all of that myself, plus the hours I spend that no one bills for. My rate for this is [RATE].'

Fix 3 — Done for you. **LeakReceipts · Rate & Price Builder**

WE DO: build your cost floor from your own costs and your own billable-hours log, show the arithmetic line by line, and draft the rate notice. YOU DO: confirm each cost, choose the rate, and send the notice.

Keep it closed. Re-run your floor whenever a cost changes, at least once a year, and before you quote any new client.

What this fix can't decide for you. No market rate or multiplier is recommended. Tax items in the cost list belong to a CPA.

My receipt for this leak			
Owed by my paper	Paid or billed	Gap (CALCULATED: owed − paid)	Fix 2 sent · answer

FREE FIRST CHAPTER

That's Leak 1 of 7.

The full Field Guide for AI Consultants walks through every leak on the map you just read: why it happens, the paper that proves it, and three fixes for each one — one you do yourself for free, the words to send under your own name, and what LeakReceipts can do for you while the decision stays yours.

Get the full guide:
leakreceipts.com/ebooks/ai-consultants

Run it on your own numbers:
leakreceipts.com

WE WALK BY FAITH NOT BY SIGHT — 2 Corinthians 5:7