VyRal

A LeakReceipts Field Guide

# LeakReceipts for Certified Nursing Assistants

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

For: Certified Nursing Assistants

by VyRal Dynasty

**LeakReceipts for Certified Nursing Assistants** The Field Guide: where the money leaks, how to prove it, and how to close it

First edition, November 2026, revised 12 November 2026. Built from VyRal's lane research as it stood on 11 November 2026.

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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 CNAs earning the most aren't necessarily the most experienced — they're the ones who moved into a higher-paying setting, stacked a certification, or tried agency/travel work. Every one of those moves is documented and available; most CNAs simply never see the comparison.

## 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 | A registry finding is permanent — and the dispute statement almost no aide files | Major | VERIFIED | 1 |
| 2 | Setting-based pay tiers | Major | VERIFIED | 1 |
| 3 | The 24-month lapse — the certification voids on a timer, with no notice | Major | VERIFIED | 1 |
| 4 | Agency (staffing-agency) pay premium left untried | Significant | VERIFIED | 1 |
| 5 | Overtime on the REGULAR rate, not the base rate | Significant | VERIFIED | 1 |
| 6 | Working on the four-month window rather than a completed program | Significant | VERIFIED | 1 |
| 7 | Self-employment tax set-aside, for per-diem marketplace work | Major | STRUCTURAL | 1 |
| 8 | Per-diem income plus a staff job with benefits — the health deduction is probably barred. | Moderate | STRUCTURAL | 1 |
| 9 | Certification stacking premium | Moderate | STILL BEING MEASURED | 1 |

Then there are 2 more leaks to check, each 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.

## Gas to get to the building ate my raise

Gas is up more than a dollar a gallon from last year, and I can't deduct the drive to work. On a CNA's pay, commuting fuel takes a bigger bite than it does for higher earners, and picking up shifts at far-off facilities makes it worse.

*Found in 3 public sources; newest dated 2026-10-26. VERIFIED count from VyRal's public research log; the sources are listed at the back.*

## The shift app charges fees per shift and makes me bid against other aides

On per-diem apps I bid for shifts, and the lowest bid can win, so aides undercut each other. The app takes flat fees out of every shift, more if I want my pay early, and I can't see why another aide got more for the same shift.

*Found in 3 public sources; newest dated 2026-04-22. 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: A registry finding is permanent — and the dispute statement almost no aide files

Size grade: Major · Evidence: VERIFIED

**What it is.** Whether you know that a state finding of abuse, neglect or misappropriation goes onto the nurse aide registry permanently, and that federal law gives them the right to have your own statement recorded beside it.

**Why it leaks.** This is the one thing that ends the career outright, and the protection against it is a right most aides are never told they have. Federal law requires the registry entry to include documentation of the state's investigation, the date and outcome of any hearing, AND "a statement by the individual disputing the allegation" — the aide's own account, on the record, beside the finding, visible to every future employer who queries the registry. The finding itself is permanent. An aide who did not know the dispute statement existed has lost, silently and forever, the only piece of that record that was ever theirs to write.

**The number to hold it against.** A state nurse aide registry finding of abuse, neglect or misappropriation stays on the registry permanently unless made in error, overturned by a not-guilty court finding, or the aide dies; the aide's dispute statement must be included. Source: 42 CFR 483.156(c)(1)(iv), eCFR, current 18 Aug 2026.

*VERIFIED · Primary — government or regulator*

> **Ask yourself:** Has a facility or the state ever investigated an allegation against you — and if so, do you know whether anything was entered on your state registry, and whether your side of it was recorded?

## 1. Registry finding is permanent - and the aide's own dispute statement never filed

Fix approved · leak evidence: Verified

**Fix 1 — Do it yourself (free).**

1. Look yourself up on your state nurse aide registry. See whether any finding is listed.
2. If you get a state notice about an allegation, read the date on it. Federal rules give you 30 days from the date of the notice to ask for a hearing in writing. If you don't ask in time, the State reports the finding.

3. Ask for the hearing in writing, keep a copy, and send it a way you can prove (certified mail or the registry's portal).
4. Whether or not you have a hearing, you can put your own statement disputing the allegation on the registry next to the finding. Ask the registry how to submit it.
5. If the finding was a single case of neglect (not abuse), federal law has states set up a way to ask for removal after at least one year. Ask your registry for its process.
6. You can have a lawyer at your own cost. A lawyer decides whether you have a case - we don't.

**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.

A) HEARING REQUEST (send within 30 days of the notice date):
To: [State agency name], [ADDRESS]
Re: Notice dated [NOTICE DATE], [YOUR NAME], certificate [CERT #]

I received your notice dated [NOTICE DATE] about an allegation at [FACILITY] on [DATE]. I dispute the allegation and I request a hearing. Please send me the date, time and place, and copies of the evidence the State relied on. My mailing address and phone are [ADDRESS] / [PHONE].

[YOUR NAME], [DATE], [SIGNATURE]

B) dispute statement for the registry:
Statement of [YOUR NAME], certificate [CERT #], disputing the finding entered [DATE]:
I dispute this allegation. [In plain words: what happened, who was there, what you did, any records or witnesses.] I ask that this statement be included with the finding on the registry as provided under federal rules. [SIGNATURE] [DATE]

**Fix 3 — Done for you.** LeakReceipts · Claims & Disputes Desk

WE DO: build the timeline and evidence list, put the 30-day hearing deadline on your calendar the day you get the notice, and draft the hearing request and your dispute statement in your words. YOU DO: decide whether to talk to a lawyer, sign, and send everything yourself.

**Keep it closed.** Write down anything unusual on a shift the same day, with names and times. Check your registry entry once a year.

**What this fix can't decide for you.** Whether he has a defense or a case is an attorney's call. Neglect-removal petition procedure is state-specific (MN confirmed); the fix says 'ask your registry'. We never file anything for him.

| 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 9.

The full Field Guide for Certified Nursing Assistants 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/certified-nursing-assistants

**Run it on your own numbers:**
leakreceipts.com

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