VyRal

A LeakReceipts Field Guide

LeakReceipts for Coaches & Instructors

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

For: Coach / Instructor — Private Pay

by VyRal Dynasty

LeakReceipts for Coaches & Instructors 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 money you collect for a package isn't yours yet — it's a debt you owe in sessions, and the same booking platform that took the payment isn't tracking either side of that ledger for you.

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	Chargeback Defense Standard (Dispute Cond. 13.7)	Major	VERIFIED	1
2	The Real Hourly Rate vs. the Sticker Rate	Major	STRUCTURAL	1
3	Package Expiration Is Not Yours to Decide Alone	Significant	STRUCTURAL	1
4	Self-Employment Tax Boundary	Moderate	STRUCTURAL	1
5	Unpriced Discovery Calls	Moderate	STRUCTURAL	1
6	Disclosed-Policy Card-Charge Rule	Major	STILL BEING MEASURED	1
7	Prepaid Package = Liability, Not Income Yet	Major	STILL BEING MEASURED	1
8	Cash-Basis Tax Timing Doesn't Erase the Obligation	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.

Higher fuel costs hit driving instructors and in-home teachers whose rates stayed the same

I drive to every lesson, or the lesson is the drive. Fuel went up this year and my rate didn't, so the gap comes out of my pay.

Found in 2 public sources; newest dated 2026-08-17. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Late cancellations and no-shows burn paid hours the teacher can't resell

A student cancels the same day and I can't fill the slot. If my policy wasn't written down and agreed at signup, I end up eating the hour or arguing about it.

Found in 2 public sources; newest dated 2026-10-01. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Prepaid package money spent before the lessons are delivered turns into lawsuits and AG complaints if the studio can't deliver

Families pay me up front for months of lessons. If I treat that as profit and then can't deliver, I owe every unused session back, and I can end up facing a lawsuit or a state complaint.

Found in 2 public sources; newest dated 2025-10-29. 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: Chargeback Defense Standard (Dispute Cond. 13.7)

Size grade: Major · Evidence: VERIFIED

What it is. If a client disputes a no-show/cancellation charge, Visa's own merchant remedy under Dispute Condition 13.7 (Cancelled Merchandise/Services) requires proof the policy was 'properly disclosed and agreed to at the time of sale' and proof the client didn't cancel per that policy.

Why it leaks. A coach with no saved, timestamped proof of agreement is likely to lose the dispute — the fee is clawed back and a chargeback fee often follows, turning one missed session into two losses.

The number to hold it against. Card disputes are handled under Visa Dispute Condition 13.7, and the card issuer decides the outcome; it is not automatic. Source: Visa Dispute Management Guidelines for Visa Merchants, June 2024.

VERIFIED · Primary — the organisation's own figure

> **Ask yourself:** If a client disputed a no-show charge today, could you hand your processor a timestamped record proving they agreed to your policy before you ever charged them?

1. Losing card disputes because there is no timestamped proof the client agreed

Fix approved · leak evidence: Verified

Fix 1 — Do it yourself (free).

1. For the dispute open now, collect what you have: the booking confirmation, the policy text the client saw, any message where they agreed to it, the session date and proof it was held or missed.
2. Answer through your card processor's dispute page before its deadline. Visa's own guidance for 'Cancelled Merchandise/Services' (13.7) says the evidence is proof that the policy was shown and agreed to at sale, and that the client did not cancel under it.
3. If you have no proof the client agreed, think about refunding when they first complain. Many processors charge a fee once a dispute is opened; check your processor's terms.
4. Going forward, make clients tick a box accepting the policy before payment, and keep the timestamp.

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.

> Dispute response cover note (upload with my evidence):
>
> Dispute ID: [DISPUTE #]
> Transaction: [DATE], [AMOUNT], [CLIENT NAME]
>
> The cardholder booked [SERVICE] on [BOOKING DATE]. Before paying, the cardholder accepted my cancellation and no-show policy, which reads: "[PASTE POLICY]". Proof of acceptance is attached (Exhibit A - checkout screen / signed agreement with timestamp [TIMESTAMP]).
>
> The session was scheduled for [SESSION DATE]. The cardholder [Did not attend / CANCELED ON [DATE], INSIDE THE [X]-HOUR WINDOW] (Exhibit B - calendar record and messages). Under the accepted policy, the charge applies.
>
> I ask that the dispute be resolved in my favor.
>
> [YOUR NAME], [BUSINESS NAME]

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

WE DO: pull the booking record, the policy the client accepted with its timestamp, and the session record into one dispute packet, draft the cover note, and track the response deadline. YOU DO: decide whether to fight or refund, and submit the response through your processor yourself.

Keep it closed. Before you store any card, require a tick-box or signature accepting your policy, and save the screen or the timestamp with the booking.

What this fix can't decide for you. Response deadlines and evidence formats differ by processor/acquirer - he follows his processor's page. We never promise a dispute outcome.

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 8.

The full Field Guide for Coaches & Instructors 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/coaches-and-instructors

Run it on your own numbers:
leakreceipts.com

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