VyRal

A LeakReceipts Field Guide

# LeakReceipts for College Students

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

For: College Segment

by VyRal Dynasty

**LeakReceipts for College Students** 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

This is the one lane tonight where the leak isn't a fee or a missed registration — it's a choice made without the second half of the information. Two students can earn the identical amount and end up with very different aid pictures next year, based only on which kind of job the money came from.

## 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 | Financial aid eligibility law — hard boundary | Major | VERIFIED | 1 |
| 2 | Work-study vs. regular job (the protection allowance was stale by $4,170) | Major | VERIFIED | 1 |
| 3 | Work-study's federal cost-share cap — unchanged since 2009, with a real but unenacted 2026 proposal to reverse it | Moderate | VERIFIED | 1 |
| 4 | Work-study award ceiling left unrun | Significant | STRUCTURAL | 1 |
| 5 | Filing timing against limited work-study funds | Significant | STILL BEING MEASURED | 1 |

Then there are 4 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.

## My work-study job got cut or capped before I could earn my award

Work-study money is getting squeezed from two sides. Washington keeps proposing deep cuts, and some schools are cutting positions, summer work-study and weekly hours. My award letter says one number, but if the job or the hours aren't there, I never see that money and the gap lands on a loan or a card.

*Found in 4 public sources; newest dated 2026-11-04. VERIFIED count from VyRal's public research log; the sources are listed at the back.*

## I counted my work-study award against my bill, but it's just a paycheck

The work-study number on my aid letter is a ceiling, not money in my account. I only get it by landing a job and working the hours, and it comes as a paycheck every two weeks, not as a credit on tuition. Whatever I don't earn by year end is gone. Families plan the bill around that number and come up short.

*Found in 2 public sources; newest dated 2026-11-04. 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: Financial aid eligibility law — hard boundary

Size grade: Major · Evidence: VERIFIED

**What it is.** Whether you have confirmed current eligibility with your school's financial aid office — and whether you know the published federal allowances that apply to everyone.

**Why it leaks.** The federal formula is public and its numbers change every award year — so a student can know what is protected and what is not. What no one outside the aid office can know is their own eligibility, because that turns on the school's own costs, its institutional aid, and adjustments an administrator can make case by case.

**The number to hold it against.** $12,220 — federal income protection allowance for dependent students, 2027-28 award year ($19,000 single independent student, $30,470 married). Source: U.S. Department of Education, Federal Need Analysis Methodology for the 2027-28 Award Year, 2 Jun 2026.

*VERIFIED · Primary — government or regulator*

> **Ask yourself:** Have you talked to your school's financial aid office this year — and did you know you can ask them to look at your individual circumstances?

## 1. Not asking the aid office to review your special circumstances

Fix approved · leak evidence: Verified

**Fix 1 — Do it yourself (free).**

1. Know the rule: your aid office can adjust parts of your aid calculation for your own situation (called professional judgment). Schools must tell students this option exists.
2. Write down what changed: lost job or lower income, medical bills, dependent care, a family member also in college, housing loss.
3. Gather proof: letters, pay stubs, bills.
4. Send a written request to the aid office.
5. The aid office decides and its decision is final - the Department of Education does not hear appeals.

**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.

> Special circumstances request:
> Subject: Request for professional judgment review - [YOUR NAME], ID [STUDENT ID]
>
> Hello,
>
> I'm asking for a review of my aid for [AWARD YEAR] because of a change my FAFSA doesn't reflect.
>
> What changed: [e.g., my parent lost their job on [DATE] / we have uncovered medical expenses of [AMOUNT] / [OTHER]].
> How it affects us: [SHORT EXPLANATION].
> Documents attached: [LIST].
>
> Please let me know if you need anything else or a meeting.
>
> Thank you,
> [YOUR NAME]
> [STUDENT ID] | [EMAIL] | [PHONE]

**Fix 3 — Done for you.** LeakReceipts · Benefits & Credits Finder

WE DO: help you list what changed, gather and organize your documents into one packet, and draft the request letter. YOU DO: submit it to your aid office and meet with them.

**Keep it closed.** Any time your family's income or costs change during the year, tell the aid office in writing then, not after aid is set.

**What this fix can't decide for you.** We never predict whether a request will be approved or what aid will result.

| 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 5.

The full Field Guide for College Students 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:**
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leakreceipts.com

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