VyRal

A LeakReceipts Field Guide

LeakReceipts for Day Care

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

For: Day Care

by VyRal Dynasty

LeakReceipts for Day Care 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.

© 2026 VyRal Dynasty Holdings LLC, a South Carolina company. All rights reserved. A VyRal Dynasty product.

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.

Contents

1. The short answer for your trade
2. What people in your trade say hurts
3. Get your paper together
4. Leak 1: Cost per child per day
5. Leak 2: Empty slots — the seat nobody is paying for
6. Leak 3: Federal law makes your state publish what every provider around you charges — by county, by age, by setting
7. Leak 4: Payment processing on tuition
8. Leak 5: Staffing against ratio — the largest cost by far
9. Leak 6: Food program — what it costs and what it reimburses
10. Leak 7: Staff turnover — the cost nobody invoices
11. Leak 8: Subsidy and voucher payments
12. Leak 9: Supplies, curriculum and the small recurring stack
13. Leak 10: Home-based providers — the one deduction the tax code wrote specifically for this trade
14. Leak 11: Insurance and licensing costs
15. Leak 12: Late payments and unpaid tuition
16. Leak 13: Rent, utilities and the building
17. More leaks to check
18. Grow it: the next rung
19. The household side: TrueNET
20. Your 30-day leak plan
21. Take it into LeakReceipts
22. Sources
23. Your leak log

The short answer for your trade

Honest answer — this is a trade where almost everybody prices off what the place down the road charges instead of what a child actually costs to care for. The ones who do well are the ones who know their own number, room by room, because infant care and school-age care are completely different businesses sharing a building.

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	Cost per child per day	Major	VERIFIED	1
2	Empty slots — the seat nobody is paying for	Major	VERIFIED	1
3	Federal law makes your state publish what every provider around you charges — by county, by age, by setting	Major	VERIFIED	1
4	Payment processing on tuition	Major	VERIFIED	1
5	Staffing against ratio — the largest cost by far	Major	VERIFIED	1
6	Food program — what it costs and what it reimburses	Significant	VERIFIED	1
7	Staff turnover — the cost nobody invoices	Significant	VERIFIED	1
8	Subsidy and voucher payments	Significant	VERIFIED	1
9	Supplies, curriculum and the small recurring stack	Significant	VERIFIED	1
10	Home-based providers — the one deduction the tax code wrote specifically for this trade	Not graded	VERIFIED	1
11	Insurance and licensing costs	Major	STILL BEING MEASURED	1
12	Late payments and unpaid tuition	Major	STILL BEING MEASURED	1

#	Leak	Size grade	Evidence	Fixes
13	Rent, utilities and the building	Significant	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.

My billing app's price grows with every family I add, and card fees and glitches eat my tuition

Child care software charges more as I enroll more kids, or hides its price behind a quote and add-ons. Card fees aren't given back when I refund a parent. When billing glitches or payments are delayed, I spend my evenings cleaning it up.

Found in 5 public sources; newest dated 2026-10-30. VERIFIED count from VyRal's public research log; the sources are listed at the back.

My home is my business, and I'm likely leaving thousands in deductions on the table or getting them wrong

My home deduction depends on a time-space percentage most tax software won't figure. I can deduct meals the food program doesn't pay for, but only if I log them. Food program money counts as income, and many of us get the math wrong both ways.

Found in 4 public sources; newest dated 2026-09-05. VERIFIED count from VyRal's public research log; the sources are listed at the back.

The food program covers about a third of what a meal really costs me, and groceries keep climbing

The child care food program pays me cents per meal, and this year's raise was a few pennies. If my area's school lunch numbers drop, I fall to the lower tier and lose more than half. Fuel and war-driven costs push groceries up, and I can't add a food line to tuition.

Found in 3 public sources; newest dated 2026-07-01. 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: Cost per child per day

Size grade: Major · Evidence: VERIFIED

What it is. Everything the center costs to run in a week, divided by the children actually enrolled and the days they attend.

Why it leaks. Tuition is set by what the neighborhood pays and what the center down the road charges — almost never by what a child actually costs to care for. Staff, food, supplies, insurance, licensing, rent and utilities all divide down to a per-child-per-day figure that most owners have never calculated. Without it there is no way to know whether a rate increase is needed or whether a particular age room is carrying the others.

The number to hold it against. $13,128 a year — national average price of full-time child care in 2024 (all settings and ages blended). No sourced national per-day figure exists. Source: Child Care Aware of America, Child Care in America: 2024 Price & Supply, May 16, 2025.
VERIFIED · Near-primary — research body

> **Ask yourself:** Do you know what one child actually costs you per day — and does that number change by age room?

1. Tuition set by the neighborhood, not by what a child costs

Fix approved · leak evidence: Verified

Fix 1 — Do it yourself (free).

1. Add up one month of costs: staff pay and payroll costs, rent and utilities, food, supplies, insurance, licensing, and your own pay.
2. Divide by the number of children enrolled, then by the days you were open. That is your cost per child per day. (CALCULATED: total monthly cost ÷ children enrolled ÷ days open.)
3. Do it by age room too. Infant rooms need more staff per child, so they usually cost more.
4. Put your tuition next to each room's cost. Any room where tuition is below cost is being carried by the others.
5. If tuition needs to go up, give families written notice well ahead, the amount of notice your contract and state call for.

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.

Tuition change notice

[DATE]

Dear [CENTER NAME] Families,

Thank you for trusting us with your children. I want to give you plenty of notice of a change.

Starting [DATE], tuition for the [AGE ROOM] will be [NEW AMOUNT] per [WEEK/MONTH], from [OLD AMOUNT].

Our costs to care for your child, mostly the teachers who are with them every day, have gone up, and this change lets us keep our staff and our quality. [OPTIONAL: Our tuition has not changed since DATE.]

If you have questions or concerns, please talk to me. My door is open.

With thanks,
[YOUR NAME]
[CENTER NAME] | [PHONE]

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

WE DO: build your cost per child per day, overall and by age room, from your own records, show it next to your tuition, and draft the tuition notice. YOU DO: set the tuition and send the notice.

Keep it closed. Re-run cost per child per day every quarter and before any enrollment season.

What this fix can't decide for you. Prices are his decision. Notice rules come from his contract and state licensing.

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 13.

The full Field Guide for Day Care 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/day-care

Run it on your own numbers:
leakreceipts.com

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