VyRal

A LeakReceipts Field Guide

LeakReceipts for Developers

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

For: Developer

by VyRal Dynasty

LeakReceipts for Developers 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 trade split in two at almost the same moment, and most developers haven't noticed which half they landed on. Junior, general-purpose work fell from 15% to under 9% of all freelance coding demand in a single year. AI-specialized work grew 178% in the same window.

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	AI tool subscriptions as a business cost, not a personal one	Moderate	VERIFIED	1
2	Self-employment tax set-aside	Major	STRUCTURAL	1
3	Commodity work collapsing underneath the same rate card	Major	STILL BEING MEASURED	1
4	Rate against the real market tier	Major	STILL BEING MEASURED	1
5	AI-tool premium — the citation chain doesn't resolve, and the one trial that measured it found the opposite	Significant	STILL BEING MEASURED	1
6	Platform commission	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.

AI is shrinking the general coding work and pushing my rate down

Clients can get simple code from AI tools now, so the easy jobs I used to fill my week with are fewer and they want to pay less for them. The work that still pays is the harder, specialist work. If my rate card never changed, I'm selling the shrinking part of the market at last year's price.

Found in 5 public sources; newest dated 2026-10-11. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Direct clients pay late, or not at all

Off the platforms there is no escrow. I ship the work, send the invoice, and then chase. Late money means I float my own bills, and some invoices never get paid.

Found in 4 public sources; newest dated 2026-06-02. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Fake recruiters send a coding test that steals my logins and wallets

A 'client' or 'recruiter' asks me to run their test project. The project carries malware that takes my passwords, keys and crypto. I lose money, and I can lose client access too.

Found in 4 public sources; newest dated 2026-11-03. VERIFIED count from VyRal's public research log; the sources are listed at the back.

My AI coding tools now cost real money every month

I pay for more than one AI coding tool, often on my personal card, with usage limits that push me to the next tier. It's a business cost, but I don't track it as one or price it into my rate.

Found in 4 public sources; newest dated 2026-10-01. VERIFIED count from VyRal's public research log; the sources are listed at the back.

My account got suspended or my money got held with no clear reason

When a platform flags my account, my pipeline and any money in it can freeze at once, and the appeal can take weeks. If most of my clients live on one platform, one flag can stop my income.

Found in 4 public sources; newest dated 2026-05-26. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Tax time hits and nothing was set aside from client payments

No one withholds tax from my client payments. If I spend the deposit, the quarterly and year-end bill lands with penalties. The payment-app reporting threshold also changed back, which confuses what gets reported to the IRS, but the income is taxable either way.

Found in 4 public sources; newest dated 2026-05-08. VERIFIED count from VyRal's public research log; the sources are listed at the back.

The platform takes its cut before the money lands, and the cut keeps moving

On the big freelance sites the fee is taken before I'm paid, the rate can change by contract, and I also pay to bid on jobs and to withdraw. I invoice one number and a smaller number hits my bank, and I rarely add up the gap.

Found in 4 public sources; newest dated 2026-01-01. 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: AI tool subscriptions as a business cost, not a personal one

Size grade: Moderate · Evidence: VERIFIED

What it is. What AI coding tools and subscriptions cost, tracked as a business expense.

Why it leaks. Coding-assistant subscriptions are treated as a personal convenience purchase rather than a business tool, the same blind spot as a photographer's camera or a UGC creator's editing software.

The number to hold it against. $0 free tiers; $10–$20/month for individual Pro plans — published prices of major AI coding-assistant subscriptions, Aug 2026. Source: the vendors' own official pricing pages, accessed Aug 2026.

VERIFIED · Primary — the organisation's own figure

> **Ask yourself:** What do you spend monthly on AI coding tools or subscriptions?

1. AI coding tool subscriptions treated as personal spending, not tracked as business costs

Fix approved · leak evidence: Verified

Fix 1 — Do it yourself (free).

1. The tools you choose are your decision. The leak is only in not tracking them.
2. List every AI tool and coding subscription you pay for, with the monthly cost and the card it's on.
3. Move the ones you use for client work onto one business card.
4. Look for overlap: two tools that do the same job. Keep the one you actually use.
5. Save each month's receipt.
6. Give the list to your tax preparer at year end. They decide how it's treated.

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.

No letter is needed. If you want to drop a plan you don't use, here is a cancellation request:

Subject: Cancel subscription — account [EMAIL]

Hello,

Please cancel my [PLAN NAME] subscription for account [EMAIL], effective at the end of the current billing period, and confirm by email.

Thank you,
[YOUR NAME]

Fix 3 — Done for you. LeakReceipts · Expense Tracker

WE DO: find every tool subscription on your statements, sort them as business costs, flag overlap and plans with no use, and keep the receipts for your tax preparer. YOU DO: choose your tools and cancel anything you decide to drop.

Keep it closed. One business card for all tool subscriptions. Review the list every quarter.

What this fix can't decide for you. Expense categorization only. Whether a cost is deductible is a tax preparer's call. We never tell him which tools to buy.

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 6.

The full Field Guide for Developers 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/developers

Run it on your own numbers:
leakreceipts.com

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