VyRal

A LeakReceipts Field Guide

LeakReceipts for Dump Truck Owner-Operators

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

For: Dump Truck Owner-Operators

by VyRal Dynasty

LeakReceipts for Dump Truck Owner-Operators 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 single biggest number that matters in your work isn't a rate or a fee — it's which of two very different arrangements someone is actually in, because the job title alone doesn't tell 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	Self-employment tax set-aside	Major	STRUCTURAL	1
2	Self-Employment Tax — a capital-heavy trade where gross and net are furthest apart	Significant	STRUCTURAL	1
3	Pride Economy — Truck & Equipment	Small but common	STRUCTURAL	1
4	Detention / Wait-Time Pay Left Uncollected	Major	STILL BEING MEASURED	1
5	Job-title trap vs. true self-employed status	Major	STILL BEING MEASURED	1
6	Owner-Operator Net Income Baseline (Cross-Trade)	Major	STILL BEING MEASURED	1
7	Idle truck cost	Significant	STILL BEING MEASURED	1
8	Per-Load/Per-Ton Pay Structure — Idle Time Mechanism	Significant	STILL BEING MEASURED	1
9	Per-load rate as the reference number	Significant	STILL BEING MEASURED	1
10	Dump Truck Owner-Operator Income — Wide, Inconsistent Self-Reported Data	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.

Dump brokers between the quarry or GC and the truck keep a percentage the hauler never sees in writing

The job pays the broker one number and pays me a lower one, and I never see what the contractor actually paid. On top of that, the broker holds my money while he waits to get paid himself.

Found in 4 public sources; newest dated 2026-06-25. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Hours in quarry and plant lines go unpaid until the first bucket hits the truck; on per-ton work every slow load cuts pay

I'm at the pit at six, but my clock doesn't start until they load me, sometimes an hour later. On tonnage jobs a slow loader or a backed-up scale just means fewer loads and less money that day.

Found in 4 public sources; newest dated 2026-06-25. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Lost or unsigned paper load and scale tickets slow invoicing, invite disputes and push haulers into factoring

No ticket, no pay. If a scale ticket blows out the window or the foreman never signs it, that load turns into an argument, and turning in paper at month end makes the money come even later.

Found in 4 public sources; newest dated 2025-07-27. 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.

The records this trade runs on: Haul tickets, Time in and out at pit and site, Invoices, Pay statements, Fuel receipts, Repair invoices, Insurance certificate, Mileage by state

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: Self-employment tax set-aside

Size grade: Major · Evidence: STRUCTURAL

What it is. Whether anything is being set aside from self-employed hauling income for taxes.

Why it leaks. Genuine owner-operators receive payments with nothing withheld — the same structural blind spot every self-employed worker faces. Does not apply to lease/driver arrangements paid as wages.

> **Ask yourself:** If you're genuinely self-employed, does any of your income go somewhere separate for taxes before you spend it?

1. Self-employed dump operator: nothing set aside for taxes before it's spent

Fix approved · leak evidence: Structural

Fix 1 — Do it yourself (free).

1. Applies if you're self-employed, not if you're paid wages.
2. Open a separate account just for taxes.
3. Each time you're paid, move a set share into it that day. Your CPA decides the share - that's their call.
4. The IRS generally expects quarterly estimated payments if you'll owe $1,000 or more at filing (VERIFIED, IRS). Put the four due dates from Form 1040-ES on your phone.
5. Pay through your IRS online account or Direct Pay so there's a record.

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.

> Email to a CPA:
>
> Hi [CPA NAME],
>
> I run a dump truck as [SOLE PROPRIETOR / LLC / OTHER]. Nothing is withheld from what I'm paid. Last year I brought in about [GROSS] with expenses of about [EXPENSES]. Could you tell me what share of each payment to set aside for taxes, what my quarterly payments should be, and the due dates?
>
> Thanks,
> [YOUR NAME] | [PHONE]

Fix 3 — Done for you. LeakReceipts · Tax Set-Aside

WE DO: calendar the quarterly due dates with reminders, track what you've set aside against your CPA's plan, and keep your income and expense records ready for your CPA. You do: set the share with your CPA, move the money and make every payment.

Keep it closed. Move the tax share the day each settlement lands.

What this fix can't decide for you. Licensed-advice boundary: we organize records and calendar dates; how much to pay, which safe-harbor figure to use, and anything about entity or deductions is a CPA's call.

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 10.

The full Field Guide for Dump Truck Owner-Operators 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/dump-truck-owner-operators

Run it on your own numbers:
leakreceipts.com

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