VyRal

A LeakReceipts Field Guide

LeakReceipts for Electricians

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

For: Electricians

by VyRal Dynasty

LeakReceipts for Electricians 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: Union vs. non-union premium (re-sourced to BLS union data)
5. Leak 2: Apprentice wage ladder — the ladder is federally required, the percentages are not
6. Leak 3: Per diem industrial travel work — real, but conditional, and the row's own arithmetic didn't reconcile
7. Leak 4: Self-employment tax set-aside, for business-owner/contract work
8. Leak 5: Self-employed/business owner ceiling and risk
9. Leak 6: Specialization premium left uncaptured
10. More leaks to check
11. Grow it: the next rung
12. The household side: TrueNET
13. Your 30-day leak plan
14. Take it into LeakReceipts
15. Sources
16. Your leak log

The short answer for your trade

The electricians earning the most aren't necessarily the most experienced — they're the ones who found the union, the specialization, or the travel assignment that stacks on top of the same base license everyone else has.

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	Union vs. non-union premium (re-sourced to BLS union data)	Major	VERIFIED	1
2	Apprentice wage ladder — the ladder is federally required, the percentages are not	Significant	VERIFIED	1
3	Per diem industrial travel work — real, but conditional, and the row's own arithmetic didn't reconcile	Significant	VERIFIED	1
4	Self-employment tax set-aside, for business-owner/contract work	Major	STRUCTURAL	1
5	Self-employed/business owner ceiling and risk	Moderate	STILL BEING MEASURED	1
6	Specialization premium left uncaptured	Moderate	STILL BEING MEASURED	1

Then there are 3 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.

Copper and wire prices jump between the quote and the buy

I priced the job at last month's wire cost. By the time I bought the wire it cost a lot more, and the customer's price didn't move.

Found in 7 public sources; newest dated 2026-10-26. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Tools stolen from my truck or van, and I eat the cost

Thieves know my van is full of tools. One break-in and I'm out thousands and can't work until I replace them.

Found in 7 public sources; newest dated 2025-12-03. VERIFIED count from VyRal's public research log; the sources are listed at the back.

My apprentice hours aren't signed off, so my raise and license wait

I did the hours, but the old boss won't sign them off or the program logs them late. My next pay step and my license test get pushed back.

Found in 6 public sources; newest dated 2026-04-22. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Paying for a license, renewals and code classes in every state I work

Each state wants its own license, its own renewal fee and its own code hours. If I travel for work I pay again, and the classes come off my days off.

Found in 6 public sources; newest dated 2026-06-05. VERIFIED count from VyRal's public research log; the sources are listed at the back.

They paid me as a laborer on a prevailing-wage job, or left my bonus out of my overtime rate

Federal enforcement keeps finding electrical contractors that underpay overtime by leaving bonuses out of the regular rate. On Davis-Bacon jobs some log electricians as jobbers, maintenance workers or laborers, or skip

apprentices' fringe benefits. Most workers don't know their correct rate or classification, and getting the money back through the DOL can take years.

Found in 5 public sources; newest dated 2026-06-23. VERIFIED count from VyRal's public research log; the sources are listed at the back.

My per diem doesn't cover the motel, and if the job runs long it gets taxed like wages

Traveling electricians get a daily per diem set by the employer or the union contract, and it is often far below what lodging and food cost. Per diem is tax-free only for a temporary job away from my tax home, paid under an accountable plan. Once a job is expected to last more than a year, or the plan isn't set up right, it becomes taxable wages.

Found in 4 public sources; newest dated 2026-10-20. 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: Pay stubs, Hours log, Customer invoices, Material receipts, License copy, Insurance and bond certificates, Permit records

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: Union vs. non-union premium (re-sourced to BLS union data)

Size grade: Major · Evidence: VERIFIED

What it is. Current hourly rate and union status, against the federal union/non-union earnings gap for the trade family — and against the sector gap, which is documented for electricians specifically.

Why it leaks. The union comparison is almost always made against the wrong number. In Seattle the journeyman base is $77.93 and the total package is $114.95 (effective Aug 2026–Jan 2027) — an electrician measuring themselves against the base is looking at roughly two thirds of what the job actually carries.

The number to hold it against. $1,561 a week union vs $1,004 non-union — national median weekly earnings of full-time construction and extraction workers, 2025 annual averages. Source: BLS, CPS Table 43, 2025 annual averages; BLS Union Members — 2025, 18 Feb 2026.

VERIFIED · Primary — government or regulator

> **Ask yourself:** Are you union or non-union, which sector do you work in — and if you have compared yourself to a union rate, was it the base or the total package?

1. Comparing your pay to the union base rate instead of the full package

Fix approved · leak evidence: Verified

Fix 1 — Do it yourself (free).

1. Get the current wage sheet for the local in your area - ask the hall directly or check the local's website. Look for two numbers: the base hourly rate and the total package (base plus health, pension and other fringes).
2. Write down your own full package the same way: your hourly rate plus what your employer pays per hour toward health, retirement, and anything else. Your HR or payroll can give you this in writing.
3. Compare total to total, base to base. Never your total against their base, or your base against their total.
4. Check the date on the wage sheet - rates change with each contract period.

5. If you are weighing a move, also look at sector: government and manufacturing jobs can pay differently from contractor work for the same license.

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.

> Message to your employer or HR: 'Hi [NAME], this is [YOUR NAME], [YOUR ROLE]. I'm putting together a full picture of my compensation. Could you send me in writing, per hour: (1) my base rate, (2) what the company pays toward my health coverage, (3) what it pays toward retirement, and (4) any other benefit the company pays for me? Thanks, [YOUR NAME].' And when you call a hiring hall or another employer: 'Can you give me both the base rate and the total package per hour, and the dates that sheet is effective?'

Fix 3 — Done for you. **LeakReceipts · Offer & Career Compare**

WE DO: line up your own pay stubs and benefit statement next to the wage sheet you bring us, and show your base against their base and your total against their total, with the sheet's dates on it. YOU DO: get the wage sheet and your benefit numbers, and decide whether to ask for a raise, stay, or move.

Keep it closed. Every time you compare an offer or a union rate, write both numbers - base and total package - and the effective date before deciding anything.

What this fix can't decide for you. No claim that joining or leaving a union will raise anyone's pay - BLS itself warns the gap reflects many factors. One local's sheet is not a national rate.

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 Electricians 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/electricians

Run it on your own numbers:
leakreceipts.com

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