VyRal

A LeakReceipts Field Guide

LeakReceipts for Freelancers

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

For: Direct-Paid Freelancer

by VyRal Dynasty

LeakReceipts for Freelancers 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: Late-Payment Remedy vs. Missing-Contract Penalty
5. Leak 2: Written-Contract Dollar Thresholds
6. Leak 3: 1099-NEC Reporting Threshold Change
7. Leak 4: Quarterly Estimated Tax Safe Harbor
8. Leak 5: Utilization & Rate Ceiling
9. Leak 6: Self-Employment Tax Boundary
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

You set your own rate and send the invoice yourself — no platform taking a cut. But your rate isn't your real income. Your real income is available hours × your rate × your true utilization, and nothing computes that last number for you. The unpaid proposal time, the revisions that ran past the agreed scope, the invoice that sat 45 days past terms — none of it gets counted unless you log it yourself.

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	Late-Payment Remedy vs. Missing-Contract Penalty	Significant	VERIFIED	1
2	Written-Contract Dollar Thresholds	Significant	VERIFIED	1
3	1099-NEC Reporting Threshold Change	Moderate	VERIFIED	1
4	Quarterly Estimated Tax Safe Harbor	Moderate	VERIFIED	1
5	Utilization & Rate Ceiling	Major	STRUCTURAL	1
6	Self-Employment Tax Boundary	Moderate	STRUCTURAL	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 tools and flat marketing budgets are pulling writing, design and code work away from freelancers and pushing rates down

Steady clients disappeared or offered half my rate because AI is good enough for them. Applications get ghosted, and the only people doing better are the ones who rebuilt their work around AI.

Found in 5 public sources; newest dated 2026-10-05. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Clients pay weeks or months late or never; even where a law exists, the money recovered is small next to what's owed

I finish the work, send the invoice, then chase it for months. Some clients only pay fast when they need something new from me, and some never pay, and suing over a few thousand dollars costs more than it's worth.

Found in 5 public sources; newest dated 2026-02-24. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Freelance pay laws cover only NY, IL, CA, LA and a few others, and most enforcement is a form and a lawsuit

If I live in New York I have a law and someone to complain to. In Illinois the state passes my complaint along but won't collect, and in most states I have nothing but small claims court.

Found in 5 public sources; newest dated 2025-06-12. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Payment-app holds and client chargebacks after delivery mean money can vanish after the work is done

The client paid, then the payment app limited my account and I couldn't move the money for months. Or the client filed a chargeback after I delivered, the bank sided with them, and I lost the money plus a fee.

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.

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: Late-Payment Remedy vs. Missing-Contract Penalty

Size grade: Significant · Evidence: VERIFIED

What it is. Late or non-payment carries a real, larger remedy than simply not having a written contract does — the two are different violations with different penalties.

Why it leaks. It's commonly assumed the missing-contract penalty is "double damages" — it isn't. Double-damages-type language attaches to LATE/NON-PAYMENT (NYC/NY State "double damages"; Illinois "double the underpayment"; California "up to twice" the unpaid amount, discretionary). The missing-contract violation alone is smaller — as low as $250 (NYC) — and in Illinois and California is only recoverable if the freelancer requested a written contract first and was refused.

The number to hold it against. No national rule; it is city and state law. Late or unpaid freelancers can get double damages in New York City, New York State and Illinois, and up to twice the unpaid amount in California and the City of Los Angeles. Source: NYC Admin. Code §20-933; NY GBL §1414; 820 ILCS 193/30; Cal. Bus. & Prof. Code §18106; LA Office of Wage Standards.

VERIFIED · Primary — government or regulator

> **Ask yourself:** If a client paid you late or not at all, do you know which statute and which remedy applies — and did you request a written contract in writing if you didn't already have one?

1. Client paid late or not at all; freelancer doesn't know which state law and remedy apply

Fix approved · leak evidence: Verified

Fix 1 — Do it yourself (free).

1. Find the payment date: the one in your contract, or if there isn't one, these laws generally default to 30 days after you finished the work (NYC, Illinois, California - VERIFIED).
2. Check where you and the client are: NYC, New York State, Illinois, California, and the City of Los Angeles each have a freelancer law. Other states may not.

3. Send a written payment reminder (letter below) with the invoice, the date you finished, and the due date.
4. Don't sign anything that takes less pay to get paid. In California, after work starts the client can't make on-time pay depend on you accepting less (VERIFIED).
5. If it's still unpaid: NYC - file with the Department of Consumer and Worker Protection online, by 311, or freelancer@dcwp.nyc.gov. New York State - the Attorney General's workers' rights page. Illinois - the Illinois Department of Labor within 2 years of the due date (IDOL passes information but does not collect the money). California - the law lets you or a public prosecutor bring a civil action. City of LA - the Office of Wage Standards in the Bureau of Contract Administration, within one year (VERIFIED, City of LA).
6. Whether you have a claim and what you might recover is for the agency or an attorney, not us.

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.

> Subject: Payment past due - Invoice [INVOICE #]
>
> Hi [CLIENT NAME],
>
> I'm writing about invoice [INVOICE #] for [AMOUNT], for [Short description of work]. I finished the work on [COMPLETION DATE]. Under our agreement payment was due on [DUE DATE] [or: our agreement has no payment date, and payment was due 30 days after completion, on DUE DATE].
>
> I haven't received it. Please send payment by [Date - 7 days out] to [PAYMENT DETAILS].
>
> I do my work in [STATE/CITY], which has a freelance worker law, [LAW NAME - e.g. NYC Freelance Isn't Free Act / Illinois Freelance Worker Protection Act / California Business and Professions Code 18100-18107]. I'd rather settle this between us.
>
> If there's a problem with the invoice, tell me what it is and I'll look at it right away.
>
> Thank you,
> [YOUR NAME]
> [PHONE] | [EMAIL]

Fix 3 — Done for you. LeakReceipts

WE DO: track every invoice against its due date (or the 30-day default where your law sets one), draft each follow-up from friendly to firm, find what's holding payment up, and, if you choose, build the complaint packet for the right

agency (contract or emails, invoice, proof of completion, timeline). YOU DO: send every message and file any complaint yourself. Nothing sends on its own.

Keep it closed. Put a payment date in writing before you start - an email the client agrees to can count in Illinois. Invoice the day you finish.

What this fix can't decide for you. We don't say whether he has a case or what he'd recover; the agency, a court or an attorney decides. No claims about the named client. Laws cover only the places listed; scope rules (who counts as a freelancer, exclusions like government hiring parties in CA) apply.

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 Freelancers 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/freelancers

Run it on your own numbers:
leakreceipts.com

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