VyRal

A LeakReceipts Field Guide

LeakReceipts for Gig Workers

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

For: Gig

by VyRal Dynasty

LeakReceipts for Gig Workers 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

Your work runs on one thing — whether you know what the work actually costs you. The app shows you what you made. It doesn't show fuel, wear, the miles with nobody in the car, or what the mileage is doing to the value of your vehicle. The people who do well at it are the ones who can look at an order and know in two seconds whether it's worth taking.

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 mile — and almost nobody has it	Major	VERIFIED	1
2	Platform take rate — what the app kept	Major	VERIFIED	1
3	Self-employed health insurance. The trap is eligibility, not enrollment.	Major	VERIFIED	1
4	Unpaid miles — between orders and on the way home	Major	VERIFIED	1
5	Vehicle depreciation — the invisible expense	Major	VERIFIED	1
6	Vehicle rental and lease-to-platform programs	Major	VERIFIED	1
7	Maintenance and tires on a commercial-use clock	Significant	VERIFIED	1
8	Instant-pay and cash-out fees	Moderate	VERIFIED	1
9	Self-employment tax set-aside	Major	STRUCTURAL	1
10	Insurance — and the gap most drivers do not know about	Significant	STRUCTURAL	1
11	Working one platform instead of several	Significant	STRUCTURAL	1
12	Phone, data, and the small recurring stack	Moderate	STILL BEING MEASURED	1
13	Promotions, quests and the hours they cost	Moderate	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.

Deactivated with no warning and almost no way back

One flag or complaint and the app shuts me off. No warning, a support loop instead of a person, and my trip history and proof stay on their side.

Found in 11 public sources; newest dated 2026-10-30. VERIFIED count from VyRal's public research log; the sources are listed at the back.

The offer I accepted isn't what I got paid, and tips went to cover base pay

Orders get split or changed after I accept, so the pay and tip I saw shrink. Some apps used customer tips to pay the base they promised me. I only find out if I check every order.

Found in 10 public sources; newest dated 2026-09-22. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Pay floors only count engaged time, not app-on time

The state minimums sound good, but they only count time from accepting an order to drop-off. Waiting for the next offer is not counted, so my real hourly is much lower than the floor.

Found in 9 public sources; newest dated 2026-10-02. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Same trip, different pay for different drivers

Drivers sitting side by side get different offers for the same ride. The app sets my pay by its own math, and I can't see why mine is lower.

Found in 9 public sources; newest dated 2026-11-02. VERIFIED count from VyRal's public research log; the sources are listed at the back.

The app keeps a bigger share of each fare and won't show it

Riders pay more every year but my cut doesn't follow. On some rides the app keeps half or more, and the screen never shows what the rider paid.

Found in 9 public sources; newest dated 2026-11-02. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Miles and hours with nobody paying

Driving to pickups, cruising between orders and sitting with the app on all cost me gas and time, and none of it is paid. In crowded markets it's getting worse.

Found in 8 public sources; newest dated 2026-11-05. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Paying a fee to get my own money today

When money is tight I cash out every day, and each cash-out costs a fee. It never shows up as a cost in the earnings screen, and it hits hardest the months I can least afford it.

Found in 8 public sources; newest dated 2026-10-29. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Back pay from a misclassification settlement that I never collect

The state settled with the app for years when drivers should have been employees. Money is set aside for drivers based on miles and hours, but if the administrator can't find me, or I don't know I'm in the group, it never reaches me.

Found in 7 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: Odometer log, App trip statements, Payout history, 1099 forms, Fuel receipts, Maintenance receipts, Phone and data bills

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 mile — and almost nobody has it

Size grade: Major · Evidence: VERIFIED

What it is. Everything the car costs to run for a mile — fuel, wear, insurance, payment, the lot — against the miles actually driven, not the miles the app paid for.

Why it leaks. The platform shows gross. The driver spends net. Between those two numbers sit fuel, depreciation, maintenance, tires, insurance and the miles driven with nobody in the car — none of which appear anywhere on the app. A worker who does not know his cost per mile cannot tell a $9 order from a $9 order that costs him eleven dollars to run, so he takes both and finds out at tax time, or never.

The number to hold it against. Use the IRS standard mileage rate in effect for the dates you drove (irs.gov/tax-professionals/standard-mileage-rates). Source: IRS Notice 2026-10 and Announcement 2026-11 (July 13, 2026).
VERIFIED · Primary — government or regulator

> **Ask yourself:** When you finish a shift, do you know what that day actually cost you to work — or just what the app said you made?

1. Driving with no cost per mile, so a losing order looks like a paying one

Fix approved · leak evidence: Verified

Fix 1 — Do it yourself (free).

1. Pull your last three months of fuel, maintenance, tires, insurance, phone and car payment (or rental).
2. Add them up and divide by the total miles you drove, from your odometer (CALCULATED: your cost per mile).
3. Use the IRS standard mileage rate in effect for the dates you drove (irs.gov/tax-professionals/standard-mileage-rates). It is the IRS's figure, not yours.
4. Before accepting any order, divide the pay by all the miles, including the drive to pickup.
5. If it is under your cost per mile, the order loses money.

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.

> My acceptance rule (keep it on your phone):
>
> "My cost per mile is $[YOUR NUMBER]. I accept an order only if pay ÷ (pickup miles + trip miles) is at least $[YOUR NUMBER + YOUR MINIMUM]. Anything below that, I decline."

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

WE DO: build your cost per mile from your own receipts and odometer, and keep it updated as your costs change. YOU DO: set your minimum and decide which orders to take.

Keep it closed. Recalculate your cost per mile every month. Never accept an order without checking it against that number.

What this fix can't decide for you. The IRS rate is a stand-in only; his own records outrank it. Which rate or method he deducts with is the tax preparer'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 13.

The full Field Guide for Gig Workers 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/gig-workers

Run it on your own numbers:
leakreceipts.com

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