VyRal

A LeakReceipts Field Guide

LeakReceipts for Home Services

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

For: Home Services (Junk Removal/Moving/Pest/Pool)

by VyRal Dynasty

LeakReceipts for Home Services 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

This is a Gap Lane covering four real trades under one roof. Tonight's research is strongest for junk removal and pest control specifically — moving and pool service are honestly still open, not guessed at.

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	Franchise royalty as a real, ongoing leak	Significant	VERIFIED	1
2	Self-employment tax set-aside	Major	STRUCTURAL	1
3	Self-Employment Tax — the franchise royalty is a deduction, not just a cost	Significant	STRUCTURAL	1
4	Pride Economy — Truck & Equipment	Small but common	STRUCTURAL	1
5	Owner vs. employee income cliff	Major	STILL BEING MEASURED	1
6	Disposal/dump fees as the largest variable cost	Significant	STILL BEING MEASURED	1
7	Moving and pool service income — honestly still open	Moderate	STILL BEING MEASURED	1
8	Pool Service Technician Pay — No Dedicated Federal Wage Code	Moderate	STILL BEING MEASURED	1

Then there are 6 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.

Afraid to add a fuel surcharge because customers get angry or cancel

Gas is way up, but if I put a fuel line on the bill my customers get mad, especially older ones. So I eat it, or I raise everybody's price and hope nobody leaves.

Found in 3 public sources; newest dated 2026-10-26. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Junk loads quoted by phone where the dump fee eats the price

I quote a junk job off a phone description, then the transfer station charges me by the ton. A full truck can cost me almost what I charged before I pay for fuel or my helper. If there's paint or something hazardous in it, I lose money on the job.

Found in 3 public sources; newest dated 2026-09-01. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Paying lead platforms for leads that never answer or never book

I pay the lead app for every lead, but lots of them have dead numbers or never call back. Getting a credit is a fight, and I'm locked into a long contract.

Found in 3 public sources; newest dated 2026-10-26. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Pool chemicals bundled into a flat monthly rate while chlorine costs climb

My customers pay one flat price a month with chemicals included. Chlorine and tabs cost way more than when I set those prices, so every gallon I pour comes out of my pay.

Found in 2 public sources; newest dated 2026-05-11. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Truck and van insurance keeps rising while other business insurance falls

My route truck or van insurance goes up every renewal, even though I hear insurance is getting cheaper. Nobody shows me why mine went up.

Found in 2 public sources; newest dated 2026-08-20. 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: Estimates, Signed work orders or bills of lading, Invoices, Payment records, Card processor statements, Material and dump receipts, Vehicle records, License and insurance certificates

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: Franchise royalty as a real, ongoing leak

Size grade: Significant · Evidence: VERIFIED

What it is. Whether you operate independently or under franchise, and the real royalty percentage if applicable.

Why it leaks. A franchisee sees 9% of gross revenue leave before any expense is paid, every single job — real and structural, not a one-time cost.

The number to hold it against. 9% of gross revenue — one named junk removal/moving franchise's ongoing fees (7% royalty + 2% brand fund), one franchise only. Source: College HUNKS Hauling Junk & Moving franchisor fee page, citing its 2026 FDD (issued April 30, 2026).

VERIFIED · Primary — the organisation's own figure

> **Ask yourself:** Are you independent or under a franchise — and do you know the exact percentage that comes off the top before you see a dollar?

1. Franchise royalty and brand fund come off the top of every job

Fix approved · leak evidence: Verified

Fix 1 — Do it yourself (free).

1. Pull your franchise agreement and your disclosure document (Item 6, 'Other Fees', lists ongoing fees).
2. Write down every percentage and what it is charged on - gross sales, collected revenue, or something else.
3. Pull last year's royalty and fund statements and check each month's charge against your own sales on the same basis.
4. If a month doesn't match, ask the franchisor for the calculation.
5. Price every job knowing the royalty and fund come off the top - your cost floor must include them.

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: Royalty and brand fund calculation - [Your business name], unit [UNIT NUMBER]

Hello [FRANCHISOR CONTACT],

I'm reconciling my fees for [PERIOD]. My records show gross sales of [AMOUNT] for [MONTH], and the statement charged royalty of [AMOUNT] and brand fund of [AMOUNT].

Could you please send the calculation for those months, showing the sales figure used and what was included or excluded? If my agreement gives me a right to see how the brand fund is spent, I'd also like a copy of the most recent report.

Thank you,
[YOUR NAME]
[PHONE]

Fix 3 — Done for you. **LeakReceipts · Statement Audit**

WE DO: read your royalty and fund statements line by line against your own sales and the percentages in your agreement, flag any month that doesn't match, and draft the request. YOU DO: send it and decide what to do with the answer.

Keep it closed. Check every royalty statement against your own sales the month it arrives, and build the royalty into every price you quote.

What this fix can't decide for you. We read numbers against the agreement's stated percentages; what the agreement legally requires is for a franchise attorney. No named franchisor is said to have overcharged.

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 8.

The full Field Guide for Home Services 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/home-services

Run it on your own numbers:
leakreceipts.com

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