VyRal

A LeakReceipts Field Guide

LeakReceipts for Hourly Workers

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

For: Hourly W2 Worker — Pay Stub Lane

by VyRal Dynasty

LeakReceipts for Hourly 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 pay stub is a settlement statement your employer writes — you never authored a line of it, and in about ten states the law does not require it to show your hours or your rate at all. Nothing here estimates what you're owed; that's a legal question for counsel or the Department of Labor. What this does show you is what the law actually requires in your state, what your employer is legally required to keep on file even when your stub shows nothing, and where the real money moves — overtime math, the exempt-status line, and benefits you may not be collecting.

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	Federal Exempt Salary Threshold — the Most Volatile Number in Your Work	Major	VERIFIED	1
2	Federal Overtime — Regular Rate Must Include Bonuses	Major	VERIFIED	1
3	No Federal Pay-Stub Law — Ten States Require Nothing At All	Major	VERIFIED	1
4	Access to Benefits Falls Sharply by Wage Decile — the Wall Above the Hourly Rate	Significant	VERIFIED	1
5	The Record-Keeping Duty Is the Employer's, Not Yours	Significant	VERIFIED	1
6	Rounding Rules Cannot Systematically Shortchange You	Moderate	VERIFIED	1
7	Overtime Misclassification and Off-the-Clock Time — Flagged and Referred, Never Computed	Major	STRUCTURAL	1
8	State Minimum Wage, Meal and Rest Breaks — Public, Per-Jurisdiction Only	Significant	STILL BEING MEASURED	1

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.

Gas to get to a short shift takes a bigger bite out of every hour I work

The drive costs the same whether the shift is four hours or eight, so part-timers lose the most per hour. If the job makes me use my own car and does not pay me back, the law says my pay still cannot drop below minimum wage.

Found in 3 public sources; newest dated 2026-10-14. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Early-pay apps take a fee or 'tip' every time you pull your own wages

Getting paid a few days early costs a few dollars each time, and the app nudges you to tip. Done every week, it costs more than a credit card would.

Found in 2 public sources; newest dated 2026-06-29. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Health insurance deduction grew faster than my pay

The family health plan deduction jumped this year. At small employers it's even bigger, and some of the raise goes straight back out the door.

Found in 2 public sources; newest dated 2026-10-22. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Hours worked that never show up on the check

Off-the-clock work, unpaid overtime and shorted hours are common enough that the Labor Department collects hundreds of millions a year for workers. Most people never file, so the money just stays with the employer.

Found in 2 public sources; newest dated 2026-01-08. VERIFIED count from VyRal's public research log; the sources are listed at the back.

My raise didn't keep up with prices, so I'm earning less

The hourly number went up, but after a year of higher prices, mostly energy, the money buys less than it did last year.

Found in 2 public sources; newest dated 2026-10-20. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Shifts canceled, moved or posted late, so the paycheck swings

Schedules come out with little notice, shifts get canceled or moved, and some days you're on call with no pay. You can't plan a second job, childcare or bills around hours that keep changing.

Found in 2 public sources; newest dated 2026-07-01. 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: Federal Exempt Salary Threshold — the Most Volatile Number in Your Work

Size grade: Major · Evidence: VERIFIED

What it is. To be lawfully "exempt" from overtime as salaried, your salary must be at least $684/week ($35,568/yr) and pass a duties test — salary alone does not make you exempt.

Why it leaks. A promotion to "salaried supervisor" priced right at or near this line can end your overtime pay entirely while your hours stay just as long — your real per-hour rate can fall even though your title rose.

The number to hold it against. The federal exempt salary threshold is $684/week ($35,568/year); the highly compensated employee level is $107,432/year. Source: DOL WHD Fact Sheet #17A (rev. Sept 2019); Federal Register rescission, May 15, 2026.

VERIFIED · Primary — government or regulator

> **Ask yourself:** Were you moved to salary at or near $684/week, and did your overtime pay stop the same day your title changed?

1. Moved to salary near the exempt line and overtime stopped

Fix approved · leak evidence: Verified

Fix 1 — Do it yourself (free).

1. Find the date your pay changed to salary. Pull stubs from before and after.
2. Write down your average weekly hours before and after.
3. Divide your weekly salary by your real weekly hours. Compare to your old hourly rate.
4. Exempt status depends on both your salary level and your actual duties - not just your title. Ask HR in writing which exemption they are using for your job.
5. If you think it's wrong, the Wage and Hour Division (1-866-487-9243) or an employment attorney decides - 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.

Letter to HR (email):
Subject: Question about my salaried status - [YOUR NAME], ID [EMPLOYEE ID]

Hi [HR NAME],

On [DATE] my position changed to [NEW TITLE] at a salary of [AMOUNT] per week, and I stopped receiving overtime. I'm averaging about [HOURS] hours a week. My main duties are: [List your real day-to-day duties].

Could you please tell me in writing which overtime exemption applies to my position, and why? I'd like to understand how my pay is set.

Thank you,
[YOUR NAME]
[DEPARTMENT] | [PHONE]

Fix 3 — Done for you. **LeakReceipts · Pay Check**

WE DO: compare your pay per real hour before and after the change, line it up against the salary level on file, list your actual duties from your own notes, and draft the question to HR. You do: send it, and take it to WHD or an attorney if you choose.

Keep it closed. Before you accept a move to salary, ask in writing which exemption applies and how many hours the job really takes.

What this fix can't decide for you. Exempt status turns on duties as well as salary, and some states set a higher salary line. Only WHD, a state agency or an attorney can say whether he is properly exempt.

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 Hourly 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/hourly-workers

Run it on your own numbers:
leakreceipts.com

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