VyRal

A LeakReceipts Field Guide

LeakReceipts for HVAC & Contractor Trades

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

For: HVAC & Contractor Trades

by VyRal Dynasty

LeakReceipts for HVAC & Contractor Trades 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

In this trade the ones who do well mostly stopped bidding. Victaulic has been written into building specs by name since 1919, so nobody shops it. Wago's lever nut gets evangelized by tradespeople who were never paid to say a word about it. Getting asked for by name is the difference between winning work and buying the chance to bid on it.

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 billable hour	Major	VERIFIED	1
2	Lead generation fees	Major	VERIFIED	1
3	Slow-paying customers and unbilled completed work	Major	VERIFIED	1
4	The truck — payment, fuel, maintenance and what's in it	Major	VERIFIED	1
5	Payment processing and how customers pay	Significant	VERIFIED	1
6	Seasonality and the slow months	Significant	STRUCTURAL	1
7	Licensing, bonding and insurance	Major	STILL BEING MEASURED	1
8	Parts markup — and whether it survives to the invoice	Major	STILL BEING MEASURED	1
9	Prevailing wage on public work — a legally binding floor, published county by county, with the fringe in its own column	Major	STILL BEING MEASURED	1
10	Unbilled hours — drive time, quotes and parts runs	Major	STILL BEING MEASURED	1
11	Callbacks and warranty work	Significant	STILL BEING MEASURED	1
12	Software, dispatch and the recurring stack	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.

The software I run my shop on raised its price, locked me into a contract, and support is a chatbot

Reviews of the two biggest field-service apps describe quote-only pricing, multi-year contracts, a large early-exit cost, charges that kept drafting after a shop stopped using it, steep price increases, hard cancellations and AI-only support. The software is supposed to stop leaks, but its own contract terms can become one.

Found in 2 public sources; newest dated 2026-10-31. 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: Service tickets, Parts and refrigerant logs, Invoices, Payment records, Card processor statements, Supply receipts, License and certification copies, 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: Cost per billable hour

Size grade: Major · Evidence: VERIFIED

What it is. Everything the operation costs — truck, tools, insurance, licensing, phone, software, the owner's own time — divided by the hours that actually get invoiced.

Why it leaks. The hourly rate gets set by what the shop down the road charges. What almost nobody computes is the cost of an hour that can actually be billed — because a working day is not eight billable hours. Drive time, quoting, parts runs, callbacks, paperwork and the hours nobody paid for all divide into the same overhead. A rate that looks healthy against a wage looks very different against the hours that actually invoice.

The number to hold it against. $29.33/hour ($61,010/year) — national median wage for HVAC and refrigeration mechanics and installers, May 2025. This is a wage input, not a fully loaded cost per billable hour. Source: BLS Occupational Outlook Handbook, SOC 49-9021, May 2025.
VERIFIED · Primary — government or regulator

> **Ask yourself:** In a normal week, how many hours do you actually work, and how many of those end up on an invoice?

1. Hourly rate set off the competition, not your cost per billable hour

Fix approved · leak evidence: Verified

Fix 1 — Do it yourself (free).

1. For two normal weeks, write down every hour you work: jobs, driving, quoting, parts runs, paperwork, callbacks. Circle the hours that ended up on an invoice.
2. Add up one month of business costs: truck payment, fuel, insurance, software, phone, tools, licenses, and what you pay yourself.
3. Divide that month's costs by that month's billed hours. That is your cost per billable hour.
4. Put your hourly rate next to that number. Your rate has to clear it with room left for profit.
5. If it doesn't, you have three levers: raise the rate, add a trip or diagnostic fee, or cut the hours nobody pays for. Nothing gets recovered from past jobs here. This changes the next quote.

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.

> Rate notice to customers (text or email):
>
> Hi [CUSTOMER NAME], this is [YOUR NAME] with [COMPANY]. Thank you for trusting me with your system. Starting [DATE], my service rate will be [NEW RATE] per hour and my diagnostic/trip charge will be [TRIP FEE]. I have held my prices as long as I could while my truck, insurance and parts costs went up. Any work already scheduled or quoted before [DATE] stays at the price I gave you. If you have questions, call me at [PHONE]. I appreciate your business.
> [YOUR NAME]
> [COMPANY]

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

WE DO: take the hours and costs you give us, work out your cost per billable hour, show it next to your current rate, and draft your rate notice and trip-fee wording. YOU DO: decide your rate, approve the wording, and send it yourself.

Keep it closed. Re-run your cost per billable hour every time a big cost changes (truck, insurance, a new hire) and before you set prices for the next season.

What this fix can't decide for you. We calculate from his own numbers; we do not set his price. No market rate recommendation.

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 12.

The full Field Guide for HVAC & Contractor Trades 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/hvac-and-contractor-trades

Run it on your own numbers:
leakreceipts.com

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