VyRal

A LeakReceipts Field Guide

LeakReceipts for Independent Couriers & Dispatchers

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

For: Amazon Flex/Independent Courier & Freight Dispatch

by VyRal Dynasty

LeakReceipts for Independent Couriers & Dispatchers 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

Whether you drive for Amazon Flex or run your own freight dispatch business, the number that matters most usually isn't the advertised rate — it's what's actually left, or actually at risk, once the real costs and rules underneath it are counted.

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	Amazon Flex misclassification — New Jersey's suit, verified to the State's own filing	Major	VERIFIED	1
2	IRS Mileage Deduction — Standard Mileage Rate	Significant	VERIFIED	1
3	Self-Employment Tax — reserving against gross is reserving against a number the tax never touches	Significant	STRUCTURAL	1
4	Pride Economy — Vehicle & Home Office	Small but common	STRUCTURAL	1
5	Amazon Flex Deactivation Risk — No Guaranteed Appeal	Major	STILL BEING MEASURED	1
6	Amazon Flex Pay — Advertised vs. Real Take-Home Gap	Major	STILL BEING MEASURED	1
7	FMCSA Unlicensed Broker Red Flag	Major	STILL BEING MEASURED	1
8	Freight Dispatcher Commission Structure & Income	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.

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.

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.

I can be cut off overnight, with little notice and a slow appeal

My income can stop overnight if the app deactivates me over standing, lateness or an insurance paperwork lapse. Outside the few places that require a process, the reason is vague and the appeal is weak. While I wait, my car payment and insurance are still due.

Found in 6 public sources; newest dated 2025-12-31. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Money owed to me, like tips and required city premium pay, was held back

I can't see what the customer tipped or what my city requires I be paid, so I can't check my pay against it. Twice regulators found drivers were owed money: tips nationally, and premium pay in Seattle. Drivers got it back only because an agency stepped in.

Found in 5 public sources; newest dated 2025-12-31. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Routes run past the block, and I wait at stations unpaid

I'm paid for a set block or a set price per route, but the route often takes longer. I also wait at check-in and drive back to return packages I couldn't deliver. None of that extra time is paid, so my real hourly rate is far below the one I was shown.

Found in 5 public sources; newest dated 2026-03-27. VERIFIED count from VyRal's public research log; the sources are listed at the back.

The advertised pay range hasn't moved in years while my cost per mile keeps rising

The pay range advertised for Flex reads the same now as it did years ago. Over those years what it costs me to run my car went up a lot. I don't feel it week to week, but my real pay has been shrinking the whole time.

Found in 5 public sources; newest dated 2026-07-14. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Good blocks vanish in seconds, so my car and my time sit idle

I'm approved and ready, but good blocks are gone before I can tap. Drivers say automated scripts grab the high-paying ones, and some areas aren't taking new drivers at all. My car still costs insurance and payments while I sit refreshing the app.

Found in 4 public sources; newest dated 2026-06-08. 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: Amazon Flex misclassification — New Jersey's suit, verified to the State's own filing

Size grade: Major · Evidence: VERIFIED

What it is. That a state government is actively litigating whether the 1099 label on Flex drivers matches the real working relationship — and on which statutory test.

Why it leaks. This is an active, unresolved legal question, not a settled one — a state attorney general is litigating whether the 1099 label on Flex drivers reflects the real working relationship, and the test the State is using is stricter than the federal one a driver might have heard about.

The number to hold it against. New Jersey only: the State sued a major delivery platform in Oct 2025, alleging its drivers are misclassified under New Jersey's ABC test. These are allegations, not a ruling. Source: New Jersey Office of the Attorney General, 20 Oct 2025; N.J.S.A. 43:21-19(i)(6).

VERIFIED · Primary — government or regulator

> **Ask yourself:** Do you know which classification test your state actually applies to delivery drivers — and whether it is the strict ABC test?

1. Classification question: 1099 label vs the state's ABC test (NJ suit is an allegation)

Fix approved · leak evidence: Verified

Fix 1 — Do it yourself (free).

1. Know this first: New Jersey's case against Amazon is a lawsuit - claims, not a ruling. Nothing has been decided.
2. Find out which test your state uses for who is an employee. Your state labor department's website says. We don't decide which side you fall on.
3. Start keeping records now: block schedules, any instructions you were given about routes, time windows or methods, how long blocks really ran, and every pay statement.
4. If you work in New Jersey, the NJ Department of Labor takes worker complaints online at myworkrights.nj.gov, and it lists misclassification among the things it handles.

5. Federally, a worker can ask the IRS to decide employee vs contractor status on Form SS-8.
6. Whether you have a claim, and whether to file anything, is an attorney's or the agency's call.

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.

> RECORDS REQUEST - to the platform's driver support:
> Subject: Request for my work records - [YOUR NAME], driver account [Account email or ID]
> Hello,
> Please send me a copy of my records from [START DATE] to [END DATE]: every block I was scheduled for, the actual start and end times recorded for each, the delivery station, the pay for each block, and any tips, adjustments or deductions.
> I'd like them in a downloadable file if possible. Please reply to this email address.
> Thank you,
> [YOUR NAME]
> [PHONE]

Fix 3 — Done for you. LeakReceipts · Claims & Disputes Desk

WE DO: put your blocks, pay statements, screenshots and instructions into one dated timeline, and if you decide to file, lay out the NJ Department of Labor complaint (or your own state's) and the IRS Form SS-8 questions with your own records filled in. We track any replies and dates. YOU DO: decide whether to file, review and file it yourself, and talk to an attorney about whether you have a claim.

Keep it closed. Keep the records as you go - screenshots of each block, any instructions, real start and end times. A classification question can only be answered from records, and records made later are weaker.

What this fix can't decide for you. The NJ case is an allegation; nothing is decided and no fix text says the company broke a law. We never say whether you are misclassified or have a case - attorney/agency call. NJDOL complaint deadlines were not stated on the page read, so none is given. California/Illinois claims in the row remain unverified and are not used.

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 Independent Couriers & Dispatchers 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/independent-couriers-and-dispatchers

Run it on your own numbers:
leakreceipts.com

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