VyRal

A LeakReceipts Field Guide

LeakReceipts for Local & Regional CDL Drivers

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

For: Local/Regional CDL & Box Truck/Last-Mile

by VyRal Dynasty

LeakReceipts for Local & Regional CDL Drivers 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

If you're driving local or regional freight in a box truck or CDL rig, your biggest financial risk usually isn't your pay rate — it's whether you're legally an employee dressed up as a contractor.

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	Independent-contractor misclassification exposure — re-sourced to the Ninth Circuit itself	Major	VERIFIED	1
2	Local/Regional CDL Driver Pay Benchmark	Significant	VERIFIED	1
3	Non-CDL Box Truck / Last-Mile Driver Pay Benchmark	Significant	VERIFIED	1
4	Self-Employment Tax — reserving on gross settlement, your trade's most common real error	Significant	STRUCTURAL	1
5	Pride Economy — Truck & Equipment	Small but common	STRUCTURAL	1
6	Box Truck Insurance Cost Range	Moderate	STILL BEING MEASURED	1
7	DOT Physical & Drug Testing — Self-Paid Compliance Cost	Small but common	STILL BEING MEASURED	1

Then there are 2 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.

Diesel jumped but my pay per stop or per day did not; surcharge is late, capped, folded in, or missing.

Fuel went up fast and my rate stayed put. Some carriers add a surcharge a week or two late, some cap it, some roll it into an all-in rate so I cannot see it. I pay at the pump today and get made whole later, or never.

Found in 5 public sources; newest dated 2026-11-02. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Damage, loss and service-failure charges come off my settlement, with the carrier deciding fault.

If a package or load is damaged, short or late, the contract lets the company take it out of what I am owed. The company makes the first call on whose fault it was. I only see it when the settlement lands, and I get a short window to dispute.

Found in 4 public sources; newest dated 2026-08-28. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Contract-required liability, cargo and occupational coverage costs me a lot and a lapse can end my work.

The company wants a certain coverage level before I can run, and a gap in coverage can end the contract at once. New or urban box truck owners pay the most. It is a fixed monthly bill that does not shrink on a slow week.

Found in 3 public sources; newest dated 2026-10-20. VERIFIED count from VyRal's public research log; the sources are listed at the back.

I carry the truck, fuel, insurance and tools as a contractor while working like a staff driver.

The company sets the routes and the schedule, but the truck, fuel, tolls and insurance are mine. Where courts and states have looked, they have found drivers like you carrying costs and missing overtime and unemployment cover. Most drivers never get that money back.

Found in 3 public sources; newest dated 2026-07-07. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Class settlements that reach your work shrink after fees and need a claim form I may miss.

When a delivery company settles, the pot gets cut by lawyer fees and costs, then split by delivery counts. I have to file by a deadline to get my share. If I move or never see the notice, my share is gone.

Found in 2 public sources; newest dated 2026-07-07. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Finding work costs a monthly board fee, and cheap offers only look good before dwell time and fuel.

I pay a subscription just to see loads, and the rates shown rarely include waiting or the fuel I burn on short hauls. Free boards exist but fill with low offers.

Found in 1 public source; newest dated 2026-08-19. 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: Independent-contractor misclassification exposure — re-sourced to the Ninth Circuit itself

Size grade: Major · Evidence: VERIFIED

What it is. That a great deal of last-mile and box-truck work is written as 1099 while the day-to-day control — routes, schedules, appearance, vehicle specification — looks like employment, and that a federal appeals court has already held exactly that about the industry's biggest contractor model.

Why it leaks. A misclassified 1099 driver covers costs — overtime, fuel, insurance, the employer half of payroll tax — that a lawfully classified employee would not pay out of pocket. Nobody flags it as fraud; it is baked into how a lot of delivery contracts get written, and a court has already said the contract's label doesn't settle it.

The number to hold it against. A federal appeals court held contracted parcel drivers were employees, not contractors, under California law because the company controlled their appearance, hours, service area and vehicles; the contract label "is not dispositive." Source: U.S. Court of Appeals, 9th Cir., No. 12-17458, Aug 27, 2014.

VERIFIED · Primary — government or regulator

> **Ask yourself:** Are you 1099 or W-2 — and if 1099, who controls your route, your schedule, your appearance and your vehicle's markings?

1. Paid 1099 while the company controls route, schedule, look and vehicle

Fix approved · leak evidence: Verified

Fix 1 — Do it yourself (free).

1. Write down, today, who controls each part of your work: your route, your start time, your uniform, the markings on your vehicle, who you can work for. Keep the texts and emails that show it.
2. Get a copy of your signed agreement and every pay statement.
3. A court has said the label on the contract does not settle it — what matters is who controls the work (VERIFIED, Alexander v. FedEx Ground, 9th Cir. 2014, under California law).
4. You can ask the IRS for a ruling on your status with Form SS-8 — workers can file it (VERIFIED, IRS).

5. Ask your state labor department which test your state uses.
6. Whether you have a claim is an attorney's call — take your packet to an employment attorney before you decide anything. Meanwhile keep setting money aside for self-employment tax.

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 company:
>
> Subject: Request for copies of my agreement and pay records
>
> To [COMPANY] — [CONTACT NAME / HR]
>
> I'm [YOUR NAME], working with [COMPANY] since [START DATE] under an agreement as an independent contractor. Please send me, by [DATE]:
> 1. A copy of my signed agreement and any amendments or policies it refers to.
> 2. All my settlement or pay statements from [START DATE] to today.
> 3. Any written rules I've been given about routes, schedules, uniforms, vehicle markings or equipment.
>
> Please send them to [EMAIL ADDRESS]. Thank you,
> [YOUR NAME]
> [PHONE]

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

WE DO: build your classification packet — a timeline of who controls what, the agreement, your pay statements, and the texts and rules that show it — and lay out the Form SS-8 questions against your own facts so an attorney or the IRS can read it fast. YOU DO: decide whether to file the SS-8, talk to an attorney, or contact your state labor office, and sign and send anything yourself.

Keep it closed. Before you sign the next contractor agreement, ask in writing who sets your route, hours, uniform and vehicle markings — and keep the answer.

What this fix can't decide for you. We never say he is misclassified or that a company broke the law. Alexander was decided under California law; other states use other tests. Whether he has a case, and whether to file anything, is an attorney's and agency'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 7.

The full Field Guide for Local & Regional CDL Drivers 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/local-and-regional-cdl-drivers

Run it on your own numbers:
leakreceipts.com

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