Your First 7 Days

Day by day, as a LeakReceipts operator

One job a day for a week: run your own free check, list what repeats, see what you really keep, set up your records, close one leak with the exact words, write your own receipt, and decide what's next. By day 7 you have proof from your own money, not a pitch.

Free. Built for anyone starting with LeakReceipts: members, new operators, and anyone who wants to use it on their own money first. First edition, November 2026. Free. Educational only. Not legal, tax or financial advice. No income promised, projected or implied.

We walk by faith, not by sight · 2 Corinthians 5:7

READ THIS FIRST

How to use this checklist

> Do one day at a time, in order. Each day takes 20 to 45 minutes and has a checklist, a short worksheet and, where you need them, the exact words to send. You need one month of bank or card statements, your phone, and a folder (paper or on screen). Nothing here asks you to sell anything or recruit anyone. A LeakReceipts operator starts as a customer of their own money: the receipts come first.

FROM THE HONEST TRUCKER

I didn't believe any of this until I ran it on my own truck. The first leak I found was small and dumb, and it had been there for months. That's the point of week one. You don't need to understand the whole system. You need one receipt of your own.

Every number in this checklist is tagged VERIFIED (a published source, named on the page and listed in the Sources appendix with the date it was read), CALCULATED (worked from numbers shown) or ESTIMATE (with its basis). Example numbers are labeled as examples. Where a rule changes from state to state, the page tells you where to look yours up instead of printing one state's rule as if it were everyone's.

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DAY 1

Day 1: run your own free check

- ☐ Download one month of statements from your bank or card (PDF or CSV).
- ☐ Go to leakreceipts.com and run the free check on it. No account and no card are needed.
- ☐ Write down the three biggest things it flags, with the dollar amount.
- ☐ Don't fix anything yet. Today is just seeing.

WORKSHEET

What my first check found

#	What it flagged	$ a month	Surprised? (Y/N)
1			
2			
3			

> **Why you start here:** everything else this week is built on a number from your own statement. If you ever share LeakReceipts with anyone, this is the receipt you'll point to, and the FTC says you can't talk about your experience with a product you haven't tried (VERIFIED: FTC, Disclosures 101).

Sources:

FTC, "Disclosures 101 for Social Media Influencers", read 25 Nov 2026 · https://ftc.gov/business-guidance/resources/disclosures-101-social-media-influencers/

DAY 2

Day 2: list everything that repeats

Go back through the same month and write down every charge that comes back: subscriptions, memberships, insurance, phone, apps, loans, fees. Repeats are where leaks hide, because nobody looks at them twice.

WORKSHEET

Everything that repeats

Who	What for	$ / month	Still use it?	Cheaper option?

Circle any line where the answer to "still use it?" is no. That's Day 5's job.

DAY 3

Day 3: see what you really keep (TrueNET)

- ☐ Open the free TrueNET check at leakreceipts.com/truenet/check/.
- ☐ Put in what comes in a month and what goes out, from Days 1 and 2.
- ☐ Write the number it gives you for what you really keep.
- ☐ If you work for yourself, note what you set aside for taxes. If you set aside nothing, write that down too.

WORKSHEET

What I really keep

Line	$ a month
Money in	
Bills that repeat (Day 2)	
Everything else out	
What I keep (TrueNET)	
Set aside for taxes	

If you work for yourself: the IRS says you generally must make estimated tax payments if you expect to owe at least $1,000 for the year (VERIFIED: IRS estimated tax FAQ). Ask a tax preparer what share of each payment to set aside.

Sources:
IRS, "Estimated tax" frequently asked questions, read 25 Nov 2026 · https://www.irs.gov/faqs/estimated-tax

DAY 4

Day 4: set up your records folder

The IRS says your supporting documents should show the amounts and sources of your income, and that a business account should be kept separate from personal checking (VERIFIED: IRS Publication 583). A folder you keep every month is the whole system.

- ☐ Make one folder (paper or on screen) named for this year.
- ☐ Inside it: one folder per month.
- ☐ Put this month's statements in it, and the results from Days 1 and 3.
- ☐ If you work for yourself and mix personal and business money, write down the day you'll open a separate account.
- ☐ If you'll need a business number, an EIN is free from the IRS. The IRS says you never have to pay a fee for an EIN and to beware of websites that charge for one (VERIFIED: IRS EIN page).

WORKSHEET

My records setup

Item	Done / date
Year folder made	
This month's statements saved	
Separate business account (if self-employed)	
EIN, if I need one (free from IRS)	
Calendar reminder: first of every month, save statements	

Sources:
IRS Publication 583 (12/2024), Starting a Business and Keeping Records, read 25 Nov 2026 · https://irs.gov/publications/p583
IRS, "Get an employer identification number", read 25 Nov 2026 · https://www.irs.gov/businesses/small-businesses-self-employed/get-an-employer-identification-number

DAY 5

Day 5: close one leak, with the words

Pick the single biggest leak from Day 1 or a circled line from Day 2. Close that one only. One closed leak with a confirmation in your folder is worth more than ten you meant to fix.

WORDS YOU CAN USE

> **Canceling something I don't use:** Please cancel my [plan] on account [#], effective today, and stop all future charges. Please confirm the cancellation in writing with the date it takes effect. If a refund is due for unused time, please refund it to my original payment method.

WORDS YOU CAN USE

> **Asking about a fee:** I was charged $[amount] on [date] for [fee name]. Please explain what it is for, and remove it if it was charged in error. If there is a plan or account type without this fee, please tell me what it is.

WORDS YOU CAN USE

> **Asking for a better rate:** I've been a customer since [year] and I'm reviewing all my bills this week. Is there a lower rate or plan you can offer me? If not, please tell me what it would cost to cancel.

WORKSHEET

The leak I closed

Line	Details
What it was	
$ a month	
Who I contacted, how, when	
Confirmation saved in my folder? (Y/N)	
First month it should be gone	

DAY 6

Day 6: write your own receipt

Write down what happened this week in your own words, with your own numbers. This is for you first. If you ever share LeakReceipts, it's the only story you can tell honestly.

WORKSHEET

My receipt

Line	What I write
What I checked (Day 1)	
What I found, in dollars	
What I did about it (Day 5)	
What I still don't know	
What I'd tell a friend, in one sentence	

The honest-sharing rules, before you ever share

- The FTC says to disclose any financial, employment, personal or family relationship with a brand, and to make the disclosure hard to miss and with the endorsement itself (VERIFIED: FTC, Disclosures 101).
- The FTC says you can't make up claims about a product that would require proof the advertiser doesn't have (VERIFIED: FTC, Disclosures 101). Tell what happened to you, not what will happen to them.
- Never tell anyone what they'll save or earn. LeakReceipts makes no income promises, and neither do operators. The FTC calls deceptive earnings claims a widespread problem (VERIFIED: FTC press release, Jan 13 2025).

Sources:

FTC, "Disclosures 101 for Social Media Influencers", read 25 Nov 2026 · https://ftc.gov/business-guidance/resources/disclosures-101-social-media-influencers/
FTC press release, "FTC Proposes Rule Changes, New Rule to Deter Deceptive Earnings Claims by Multilevel Marketers and Money-Making Opportunity Sellers," Jan 13 2025, read 25 Nov 2026 · https://ftc.gov/news-events/news/press-releases/2025/01/ftc-proposes-rule-changes-new-rule-deter-deceptive-earnings-claims-multilevel-marketers-money-making

DAY 7

Day 7: review the week and choose what's next

WORKSHEET

Week one, reviewed

Line	Answer
Leaks found (Day 1 and 2)	
Leaks closed (Day 5)	
What I really keep (Day 3)	
Records folder set up? (Day 4)	
My receipt written? (Day 6)	
The one thing I want to fix next	

Pick one next step

- ☐ Keep going on your own money: Operator Onboarding — First 30 Days (free) turns this week into a month.
- ☐ Go deeper on your line of work: the LeakReceipts Field Guide or Fix Kit for your trade.
- ☐ Learn to share it the honest way: Share It Honestly, the operator and referral companion guide.
- ☐ Do nothing new for a week, and rerun Day 1 on next month's statement. That's a real choice too.

WORKSHEET

My week-one log

One line for each thing you checked, found, closed or wrote down this week.

Day	What I did	What I found	$ a month	Saved in folder?

LAST PAGE

Your records are the receipt

Seven days, one statement, one closed leak, one honest sentence. That's a LeakReceipts operator's first week: proof from your own money before anything else. Keep the folder, and next month starts from what you know.

WHAT THIS CHECKLIST CAN'T DECIDE FOR YOU

Promise savings or income. Nothing here promises what you will save or earn.

Give tax or legal advice. IRS and FTC rules are quoted with their sources. A tax professional or attorney decides how they apply to you.

Ask you to recruit. There are no quotas here, and nothing in this checklist asks you to sell to anyone.

LeakReceipts is a VyRal Dynasty Holdings LLC product · support@vyraldynasty.com
Educational only. This checklist organizes your own records and points you to the official source for every rule. It does not give legal, tax or financial advice, and nothing in it promises a result.

APPENDIX · SOURCES

Where every verified line comes from

1. FTC, "Disclosures 101 for Social Media Influencers", read 25 Nov 2026
   https://ftc.gov/business-guidance/resources/disclosures-101-social-media-influencers/
2. IRS, "Estimated tax" frequently asked questions, read 25 Nov 2026
   https://www.irs.gov/faqs/estimated-tax
3. IRS Publication 583 (12/2024), Starting a Business and Keeping Records, read 25 Nov 2026
   https://irs.gov/publications/p583
4. IRS, "Get an employer identification number", read 25 Nov 2026
   https://www.irs.gov/businesses/small-businesses-self-employed/get-an-employer-identification-number
5. FTC press release, "FTC Proposes Rule Changes, New Rule to Deter Deceptive Earnings Claims by Multilevel Marketers and Money-Making Opportunity Sellers," Jan 13 2025, read 25 Nov 2026
   https://ftc.gov/news-events/news/press-releases/2025/01/ftc-proposes-rule-changes-new-rule-deter-deceptive-earnings-claims-multilevel-marketers-money-making

NEXT STEP

Keep going: the rest of your money

This checklist put one part of your money on paper. The next step reads the rest of it the same way: your own numbers, side by side, in writing.

Each of these picks up where the last one stops, so nothing you wrote down here gets left behind.

WHAT COMES NEXT

- **Operator Onboarding — First 30 Days (free)** — the next three weeks, day by day.
  leakreceipts.com/library/operator-onboarding-first-30-days
- **LeakReceipts free check** — rerun it on every new statement.
  leakreceipts.com
- **TrueNET** — what you really keep, every month.
  leakreceipts.com/truenet
- **Share It Honestly** — the companion guide to being a LeakReceipts operator and referring people the right way.
  leakreceipts.com/ebooks/operator-and-referral

FREE, RIGHT NOW

> Both checks you used this week are free and need no account: the LeakReceipts check at leakreceipts.com and the TrueNET check at leakreceipts.com/truenet/check/. Run them again on next month's statement.

> Every step starts from your own records. None of them promises what you will earn or save; they show what your numbers already say.

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