

THE SUNDAY DROP — DROP #1

Get Paid Faster

12 copy-paste chaser emails, a payment terms checklist, an invoice tracker, and the exact system for collecting money you're already owed.

WHAT'S INSIDE

- The system: which email to send, and when
- 12 chaser emails, from friendly nudge to final notice
- Payment terms checklist — set clear terms up front
- Invoice tracker spreadsheet (see separate file)
- The Friday habit: 15 minutes a week

THE SYSTEM

Why invoices go unpaid (and why it's usually not malice)

Most late payments aren't villains — they're inboxes. An invoice lands on a busy Tuesday, gets mentally filed under 'later,' and 'later' never comes. Your job isn't to punish; it's to make paying you the easiest item on their list, at steadily increasing volume. This pack gives you the words for every stage, from a nudge that assumes the best to a final notice that assumes nothing.

The system in one page

Send one email per stage. Don't skip stages — each one builds the paper trail the next one stands on. Don't send two stages at once. And never threaten a step you won't take: an empty threat teaches clients your deadlines are decorative. The ladder on the next page tells you exactly which email to send and when.

Set your payment terms before you need them

Terms you announce after an invoice is overdue look like punishment. Terms stated clearly from day one look like professionalism. Work through the payment terms checklist in this pack — due date in plain words, what the price covers, and what happens if payment runs late (for example, work pauses until the balance clears) — then put those terms in three places: your quotes, your invoices, and your onboarding email.

Track everything in the invoice tracker

Open the spreadsheet. One row per invoice: number, client, amount, dates. The Days Overdue column updates itself, and the totals at the top tell you — at a glance — how much is outstanding and how much is overdue. Review it every Friday. Fifteen minutes, same time, every week. Unpaid invoices are like leftovers: they only get worse when ignored.

The Friday habit

Every Friday: 1) Open the tracker. 2) Sort by days overdue. 3) Send the next-stage email for anything that moved up a rung. 4) Log what you sent. That's the whole system. Most freelancers who do this for a month wonder why they ever let invoices slide for ninety days.

THE ESCALATION LADDER

Which email, when

DAYS 1–2

Email 1 — The Friendly Nudge

Assume it slipped through the cracks. Most late payments are fixed here.

DAY 7

Email 2 — The Gentle Reminder

Offer to fix any paperwork problem on your side. Remove their excuses.

DAY 14

Email 3 — The Polite Follow-Up

Ask directly for a date or an explanation. Polite, but no longer vague.

DAY 21

Email 4 — The Firm Reminder

Invoke the late-fee policy. This is the email that makes the policy real.

DAY 30

Email 5 — The Formal Notice

Written record, 7-day deadline, late fees tallied. Tone shifts from colleague to creditor.

ANYTIME

Email 6 — The Tried-Calling Email

Use after any unanswered call. Paper-trails the call and pushes for a conversation.

WHEN THEY CAN'T PAY IN FULL

Email 7 — The Payment Plan Offer

A plan beats a standoff. Get 'agreed' in writing, then hold them to the dates.

ONGOING CLIENT, 30+ DAYS

Email 8 — The Work-Paused Notice

Your strongest leverage with repeat clients: no pay, no work.

DAY 45–60

Email 9 — The Final Notice

Itemized total, 10-day deadline, named next step. Send it like you mean it.

DAY 60–90

Email 10 — The Collections Handoff Warning

Last door before someone else's door. Most pay here to avoid it.

IF THEY DISPUTE IT

Email 11 — The Disputed-Invoice Response

Don't argue vague vs. vague. Put your records on the table, ask for specifics.

PAYMENT LANDS

Email 12 — The Payment-Received Close

Always close the loop warmly. Today's late payer is next month's repeat client.

THE 12 EMAILS

Copy, fill the brackets, send

Every [BRACKET] is a blank for your details. Fill them from the invoice tracker before you send — a wrong amount destroys the credibility the email is building.

EMAIL 01 — 1–2 DAYS AFTER THE DUE DATE

The Friendly Nudge

Subject: Quick check-in on invoice [INVOICE NUMBER]

> Hi [CLIENT NAME],
>
> Hope you're well. I'm writing with a quick check-in on invoice [INVOICE NUMBER] for [AMOUNT], which was due on [DUE DATE].
>
> No rush if it's already in motion — just wanted to make sure it didn't slip through the cracks.
>
> Thanks so much,
> [YOUR NAME]
> [YOUR BUSINESS NAME]

EMAIL 02 — 7 DAYS OVERDUE

The Gentle Reminder

Subject: Friendly reminder: invoice [INVOICE NUMBER] ([AMOUNT])

> Hi [CLIENT NAME],
>
> Following up on invoice [INVOICE NUMBER] for [AMOUNT], due [DUE DATE] — it's now a week past due.
>
> If there's anything you need from me to get this processed (a different format, a PO number, a different contact), just let me know and I'll sort it today.
>
> Thanks,
> [YOUR NAME]
> [YOUR BUSINESS NAME]

EMAIL 03 — 14 DAYS OVERDUE

The Polite Follow-Up

Subject: Second reminder: invoice [INVOICE NUMBER]

> Hi [CLIENT NAME],
>
> This is my second follow-up on invoice [INVOICE NUMBER] for [AMOUNT], originally due [DUE DATE].
>
> Could you let me know when I can expect payment, or if there's an issue I should know about? I'd much rather solve a problem than keep sending reminders.
>
> Best,
> [YOUR NAME]
> [YOUR BUSINESS NAME]

EMAIL 04 — 21 DAYS OVERDUE — MENTIONS THE LATE-FEE POLICY

The Firm Reminder

Subject: Invoice [INVOICE NUMBER] is 3 weeks overdue

> Hi [CLIENT NAME],
>
> Invoice [INVOICE NUMBER] for [AMOUNT] is now three weeks past its due date of [DUE DATE], and I haven't heard back on my earlier reminders.
>
> As a reminder, my payment terms include [LATE FEE TERMS — e.g. a 1.5% monthly late fee on balances over 30 days overdue], which will begin to apply from [DATE].
>
> Please arrange payment this week, or reply and tell me what's going on so we can work it out.
>
> [YOUR NAME]
> [YOUR BUSINESS NAME]

EMAIL 05 — 30 DAYS OVERDUE

The Formal Notice

Subject: Formal notice: overdue invoice [INVOICE NUMBER] ([AMOUNT])

> [CLIENT NAME],
>
> This is a formal notice regarding invoice [INVOICE NUMBER] for [AMOUNT], due [DUE DATE] — now 30 days overdue.
>
> Outstanding balance: [AMOUNT]
> Late fees accrued to date: [LATE FEE AMOUNT, if any]
>
> Payment is required within 7 days of this notice. If payment has already been sent, please forward confirmation so I can update my records.
>
> [YOUR NAME]
> [YOUR BUSINESS NAME]
> [YOUR PHONE NUMBER]

EMAIL 06 — AFTER AN UNANSWERED PHONE CALL, ANY STAGE

The Tried-Calling Email

Subject: Tried reaching you about invoice [INVOICE NUMBER]

> Hi [CLIENT NAME],
>
> I just tried calling about invoice [INVOICE NUMBER] ([AMOUNT], due [DUE DATE]) and couldn't reach you.
>
> A quick call usually sorts these things out faster than email. I'm available [YOUR AVAILABILITY — e.g. tomorrow between 9 and 12], or reply with a time that works for you.
>
> Thanks,
> [YOUR NAME]
> [YOUR PHONE NUMBER]

EMAIL 07 — CLIENT SAYS THEY'RE STRUGGLING TO PAY IN FULL

The Payment Plan Offer

Subject: Let's set up a payment plan for invoice [INVOICE NUMBER]

> Hi [CLIENT NAME],
>
> Thanks for being straight with me about the situation. I'd rather set up a plan than let this drag on for both of us.
>
> Here's what I can offer on invoice [INVOICE NUMBER] ([AMOUNT]):
>
> - [INSTALLMENT 1 AMOUNT] by [DATE 1]
> - [INSTALLMENT 2 AMOUNT] by [DATE 2]
> - [INSTALLMENT 3 AMOUNT] by [DATE 3]
>
> If that works, reply "agreed" and I'll send over a short written confirmation for us both to keep. If those dates don't work, propose alternatives — I'm flexible on timing, just not on the total.
>
> [YOUR NAME]
> [YOUR BUSINESS NAME]

EMAIL 08 — ONGOING CLIENT, 30+ DAYS OVERDUE ON ANY INVOICE

The Work-Paused Notice

Subject: Pausing work until invoice [INVOICE NUMBER] is settled

> Hi [CLIENT NAME],
>
> I value our working relationship, which is why I'm writing plainly: invoice [INVOICE NUMBER] for [AMOUNT] is [NUMBER] days overdue, and I can't continue [PROJECT/WORK DESCRIPTION] until the balance is cleared.
>
> This isn't a penalty — it's simply that I can't keep allocating time I haven't been paid for. The moment payment lands, we're back on, same priority as before.
>
> Can you get this sorted this week?

[YOUR NAME]
[YOUR BUSINESS NAME]

EMAIL 09 — 45-60 DAYS OVERDUE

The Final Notice

Subject: Final notice before further action: invoice [INVOICE NUMBER]

> [CLIENT NAME],
>
> This is a final notice for invoice [INVOICE NUMBER]:
>
> - Original amount: [AMOUNT]
> - Due date: [DUE DATE]
> - Days overdue: [NUMBER]
> - Late fees accrued: [LATE FEE AMOUNT, if any]
> - Total now due: [TOTAL]
>
> If full payment is not received within 10 days of this notice, I will [NEXT STEP — e.g. refer this account to a collections agency / pursue the matter through small claims court].
>
> I'd strongly prefer we resolve this between us. Reply today and let's close it out.
>
> [YOUR NAME]
> [YOUR BUSINESS NAME]
> [YOUR ADDRESS]
> [YOUR PHONE NUMBER]

EMAIL 10 — 60–90 DAYS OVERDUE, LAST STEP BEFORE COLLECTIONS

The Collections Handoff Warning

Subject: Last chance before collections: invoice [INVOICE NUMBER]

> [CLIENT NAME],
>
> I've held off this long because I'd rather settle this directly, but I'm out of options I can offer.
>
> Invoice [INVOICE NUMBER] ([TOTAL DUE] including late fees) is [NUMBER] days overdue. Unless I receive full payment — or a signed payment plan — by [DEADLINE DATE], this account goes to [COLLECTIONS AGENCY NAME] on [DATE].
>
> Once it's with them, I can't pull it back, and their fees get added to your balance. Please don't let it get there.

[YOUR NAME]
[YOUR BUSINESS NAME]
[YOUR PHONE NUMBER]

EMAIL 11 — CLIENT CLAIMS THE INVOICE IS WRONG OR THE WORK WASN'T AGREED

The Disputed-Invoice Response

Subject: Re: your query on invoice [INVOICE NUMBER]

> Hi [CLIENT NAME],
>
> Thanks for flagging this — let's get it resolved rather than let it sit.
>
> Here's what my records show:
> - Work agreed: [DESCRIPTION, with date of agreement]
> - Delivered: [WHAT WAS DELIVERED, with dates]
> - Invoiced: [AMOUNT] on [INVOICE DATE], per [AGREED RATE/QUOTE]
>
> If any of that looks wrong to you, tell me specifically which part and I'll check my side today. If the work itself is the issue, let's talk about what would make it right — I'd rather fix something real than argue about something vague.
>
> Can we sort this out by [DATE]?
>
> [YOUR NAME]
> [YOUR BUSINESS NAME]

EMAIL 12 — THE MOMENT PAYMENT LANDS — ALWAYS SEND THIS

The Payment-Received Close

Subject: Payment received — thank you

> Hi [CLIENT NAME],
>
> Just confirming I've received [AMOUNT] for invoice [INVOICE NUMBER]. We're all square.
>
> Receipt is attached. Thanks for sorting it — I appreciate it, and I'm glad we got there.
>
> [YOUR NAME]
> [YOUR BUSINESS NAME]