Late-payment follow-up schedule

Write in the due date, then the date for each step. Timings are a common pattern, not a rule.

Invoice number _____ Client _____

Amount _____ Due date _____

Step	When	What it asks for	Your date	Done
Before-due reminder	2 to 3 days before on Net 7, 3 on Net 14, 5 to 7 on Net 30, 7 to 10 on Net 60	Nothing yet: a friendly notice of the amount and due date		☐
Due-date reminder	On the due date	One line: today is the day		☐
First nudge	1 to 3 days overdue	Confirmation it arrived		☐
Second follow-up	About 7 to 10 days overdue	A date they will pay		☐
Third follow-up and a phone call	About 21 days overdue (call from about day 14)	Payment, or a call to sort it out		☐
Final notice	About 30 to 45 days overdue	Payment by a specific date, calmly and formally		☐

Shorten the gaps for a small one-off job; stretch them for a large company that pays in monthly runs. Never send a reminder on the day you send the invoice.

Before each step

- ☐ Look for the money first: your bank account, your payment link and any part payment.
- ☐ Re-read the invoice: a real due date, correct payment details, and the PO number if the client gave you one.
- ☐ Confirm it went to the person who pays, not only the person who hired you.
- ☐ Every message names the invoice number, the amount still owed, the due date and how to pay.

When to pause or change course

- ☐ **Part paid:** record the payment, then remind for the balance, not the original total.
- ☐ **Questioned or disputed:** stop the reminders and deal with the problem first.
- ☐ **A payment date given:** write it down, thank them, and send nothing until the day after it passes.
- ☐ **New date agreed:** confirm it in writing and follow the new date, not the old one.

Wording for every step:
charminginvoices.com/blog/overdue-invoice-follow-up-email

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