CASH FLOW TEMPLATE

Debtor follow-up scripts

Getting paid on time is mostly about a consistent routine. Copy these messages, adjust the tone to suit your business, and keep a simple log so nothing slips.

3 days before due
Friendly reminder

Hi [name], just a quick reminder that invoice [number] for $[amount] is due on [date]. You can pay by [payment details]. Thanks, [your name]

7 days overdue
Polite nudge

Hi [name], invoice [number] for $[amount] was due on [date] and still shows as unpaid. Could you let me know when we can expect payment? If it has already been paid, thank you and please ignore this.

14 days overdue
Phone call

Call rather than email. "Hi [name], it is [your name] from [business]. I am calling about invoice [number], which is now two weeks overdue. Is there anything holding it up? When can we expect payment?" Agree a date and confirm it by email.

30 days overdue
Firm notice

Hi [name], invoice [number] for $[amount] is now 30 days overdue. Please arrange payment by [date, 7 days from now]. If that is not possible, call me today so we can agree a payment plan. Further work is on hold until the account is up to date.

Follow-up log

Customer	Invoice	Amount	Due	Contacted	Promised date	Paid
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