

The Late-Payment Kit

3 emails for chasing an unpaid invoice, plus a phone script. Copy, fill in the brackets, send.

Most late invoices aren't a fight. Somebody forgot, or it's sitting in an approval queue. The point of these emails is to make paying the easiest thing on your client's desk, and to keep the job friendly while you do it.

EMAIL 1

1 to 3 days late. Friendly.

EMAIL 2

7 to 14 days late. Firm, asks for a date.

EMAIL 3

About 30 days late. Final notice and next steps.

1 Email 1: Friendly reminder

1 TO 3 DAYS AFTER THE DUE DATE

SUBJECT LINE OPTIONS

- Invoice [Invoice #] from [Your business]
- Quick reminder: [Invoice #] was due [Due date]

Hi [Client name],

Just a quick note that invoice [Invoice #] for [Amount] was due on [Due date]. It's probably already on your list, so no worries if it's in progress.

You can pay it here: [Payment link]

I've attached the invoice again in case the first one got buried. If anything on it looks wrong, reply and I'll fix it today.

Thanks,

[Your name]

[Phone]

Why it works: It assumes good faith, re-attaches the invoice so they don't have to dig for it, and offers to fix errors. A wrong PO number or billing contact holds up a lot of payments, and this flushes that out early.

2 Email 2: Firm follow-up

7 TO 14 DAYS PAST DUE, IF EMAIL 1 GOT NO REPLY OR NO PAYMENT

SUBJECT LINE OPTIONS

- Invoice [Invoice #] is now [X] days past due
- Following up on [Invoice #] ([Amount])

Hi [Client name],

I'm following up on invoice [Invoice #] for [Amount]. It was due on [Due date] and it's now [X] days past due. I haven't seen a payment or heard back yet.

Can you let me know when I should expect it? If it's waiting on someone else, like accounts payable or a manager's sign-off, send me their name and I'll go straight to them.

Pay online: [Payment link]

If it would help to split this into two payments, I'm open to talking about that.

Thanks,

[Your name]

Why it works: It asks a direct question that needs a direct answer (a date), and it offers to talk to whoever is actually holding it up. Offering a split is optional, but a partial payment now usually beats a full payment never.

3 Email 3: Final notice

AROUND 30 DAYS PAST DUE

SUBJECT LINE OPTIONS

- Final notice: invoice [Invoice #], [Amount] past due
- Action needed on invoice [Invoice #] by [Deadline date]

Hi [Client name],

Invoice [Invoice #] for [Amount] is now [X] days past due. I've reached out on [Date of email 1] and [Date of email 2] and haven't been able to get it resolved.

Please pay the full balance by [Deadline date]: [Payment link]

If I don't receive payment or hear from you by then, I'll need to pause any further work on the account and look at my next steps for collecting the balance. I'd much rather sort this out with you directly, so if something is going on, call me at [Phone] this week.

(Only if your terms include a late fee:) Per our agreed terms, a late fee of [Late fee] applies to the balance from [Date].

Regards,

[Your name]

Why it works: It lays out the history, gives one clear deadline, and says what happens next in plain words without threatening anyone. Only mention a late fee or a pause in work if your contract or invoice already said so.

Bonus: Phone or text script

If email isn't working, call. A two-minute call often clears what three emails didn't.

"Hi [Client name], it's [Your name] from [Your business]. I'm calling about invoice [Invoice #] for [Amount] from [Month]. I want to make sure it reached the right person. Is there anything holding it up on your end? ... Great, can I put you down for [date]? I'll send you the payment link again right after this call."

Text version:

Hi [Client name], it's [Your name]. Invoice [Invoice #] for [Amount] is past due. Can you pay this week? Here's the link: [Payment link]. Call me if there's a problem with it.

Write down the date they give you, then send a one-line email confirming it.

A few things that help

- **Put your late fee in your terms before the work starts.** It's common practice to state any late fee on your contract and on every invoice up front, so nobody is surprised later. Rules on late fees differ by state and country, so check what applies to you. This kit is general information, not legal advice.
- **Shorter terms tend to mean fewer late invoices.** In QuickBooks' 2026 Small Business Late Payments Report, 55% of businesses on net-30 terms had overdue invoices, compared with 26% of businesses that ask for payment right away.
- **Always include a payment link,** not just "please remit." Make paying a one-click job.
- **Watch for "we changed our bank details" emails.** Scammers send fake invoices and fake payment-change requests, sometimes from a real mailbox they've broken into. If anyone emails you new bank details, call them on a number you already have before money moves. InboxGuards (inboxguards.com, \$2 per active user per month) is an alarm for Google Workspace and Microsoft 365 that alerts you to signs a mailbox has been taken over.

Need to send the invoice in the first place? Make one free at **paidpilot.io**. No signup, no watermark, and it downloads as a PDF.