BUILT WITH JON

The Invoice-Chase Kit

The reminder sequence and 15-minute weekly ritual that get you paid.

Why this kit exists. Sent and paid are different events, and most businesses only manage the first one. Intuit QuickBooks' 2025 late payments research found 56% of US small businesses were owed money on unpaid invoices, averaging about $17,500, with 47% carrying invoices 30 or more days overdue. In construction it's worse: Built and Talker Research's 2025 survey found 70% of contractors regularly face delayed payments and 82% wait 30 days or longer.

The root cause is rarely a deadbeat client. It's that the chase runs on memory. The invoice goes out, it looks done, and nobody owns the gap between sent and paid. So the follow-up happens whenever somebody remembers, usually the owner, usually on a weekend, usually after payroll already made the shortfall personal.

This kit replaces memory with a clock. Three pieces:

1. **The reminder sequence.** Day 0, 7, 14, 30. Email and text variants at each step, with the tone escalating one notch at a time.
2. **The 15-minute weekly aging review.** One list, one owner, one fixed day.
3. **The change-order capture log.** For contractors, because you can't collect on work that never made it onto an invoice.

One rule holds the whole kit together: **reminders draft themselves on a clock, a human sends every one.** The system decides when. A person decides whether, and how it lands. Nothing about waiving a fee, setting a payment plan, or escalating to a formal notice gets decided by anything other than you.

Part 1: The reminder sequence

Every invoice gets a follow-up clock the moment it's sent. Not when it feels overdue. The moment it's sent.

Day 0: the send notice

NOT A REMINDER, A RECEIPT. IT STARTS THE CLOCK IN BOTH CALENDARS AND FLUSHES OUT DISPUTES WHILE THEY'RE CHEAP.

EMAIL

> **Subject:** Invoice [number] for [project]: [amount], due [date]
>
> [Name], invoice [number] just went over for [project]: [amount], due [date]. Payment link: [link].
>
> If anything looks off, tell me this week and we'll fix it before the due date. Thanks again for the work.

TEXT (FIELD CLIENTS)

> [Name], invoice [number] for [project] is on its way to your email: [amount], due [date]. Pay link is in there. Question about anything on it, just reply here.

Day 7 past due: the friendly nudge

ASSUME GOOD FAITH. MOST LATE INVOICES AT THIS STAGE ARE FORGOTTEN, NOT REFUSED.

EMAIL

> **Subject:** Quick one: invoice [number]
>
> Hi [Name], a quick note that invoice [number] ([amount]) came due on [date]. Probably just slipped through, it happens to all of us. Payment link again: [link].
>
> If something's holding it up, reply and tell me. Easier to sort it now than later.

TEXT

> Hi [Name], friendly nudge that invoice [number] ([amount]) was due [date]. Link's in your email. Anything in the way, let me know.

Day 14 past due: the direct ask

THE TONE SHIFTS FROM REMINDER TO REQUEST. NAME A DATE. OFFER THE CONVERSATION.

EMAIL

> **Subject:** Invoice [number] is two weeks past due
>
> [Name], invoice [number] for [amount] is now two weeks past the due date. Can you confirm when payment is going out? If there's an issue with the invoice or the work, I want to hear it, and we'll deal with it directly.
>
> If it's a cash-timing thing, call me. There's usually a way to work it out, but I need to know.

TEXT

> [Name], invoice [number] ([amount]) is 14 days past due. Can you give me a payment date today? If there's a problem, call me and we'll sort it.

Day 30 past due: the business conversation

CALL FIRST. SEND THIS AFTER THE CALL, OR AFTER THE CALL ATTEMPT. COPY THEIR PAYABLES CONTACT IF THERE IS ONE.

EMAIL

> **Subject:** Invoice [number]: 30 days past due, needs resolution this week
>
> [Name], invoice [number] for [amount] is now 30 days past due, and I need us to resolve it this week.
>
> If there's a dispute about the work or the amount, tell me now and we'll address it head on. Otherwise, please confirm a payment date by [specific day]. Per our terms, invoices past 30 days [late fee/interest clause, if you have one, stated plainly].
>
> I value the relationship, which is exactly why I don't want an unpaid invoice sitting between us on the next project.

TEXT

> [Name], invoice [number] is at 30 days. I sent details by email and I'd like a payment date by [day]. Call me today if there's something I should know.

After day 30

This is where judgment takes over from the sequence. Options, in rough order: pause new work until current invoices clear, require deposits on the next job, formal demand letter, collections or small claims. None of these are automated decisions and none of this kit is legal advice. If the amount justifies it, talk to a lawyer about your specific situation and your state's rules.

Part 2: The 15-minute weekly aging review

The sequence handles individual invoices. The review makes sure the system itself doesn't rot.

Three rules

One list. Every unpaid invoice on a single list with four columns: client, amount, days outstanding, last action taken. Your accounting software's aging report is this list. Use it, don't rebuild it. **One owner.** A named person owns collections. Not "the office," not "whoever notices." If that's you for now, fine, the ritual below caps it at 15 minutes. **One fixed day.** Same day every week. Put it on the calendar like payroll, because it funds payroll.

The 15-minute agenda

1. **Minutes 1-3: scan the buckets.** Current, 1-30, 31-60, 60+. You're looking for movement between buckets, not reading every line.
2. **Minutes 4-10: work the exceptions.** Anything that just crossed 7, 14, or 30 days gets its next sequence message reviewed and sent today. Anything in 60+ gets a decision, not another reminder: call, payment plan, pause work, or escalate.
3. **Minutes 11-13: check promises.** Anyone who gave a payment date last week: did it arrive? If not, they skip a rung on the ladder. A broken promise moves faster than a forgotten invoice.
4. **Minutes 14-15: write down the number.** Total outstanding and total 30+, one line, same place every week. When the 30+ number shrinks month over month, the system is working. When it doesn't, the problem is upstream: billing disputes, scope creep, or clients you should stop extending terms to.

Part 3: The change-order capture log (contractors)

You can't chase an invoice you never sent. On a typical project, extra work happens in the field, gets a verbal yes, and evaporates before it reaches the invoice. The fix is capture at the moment of the yes, not reconstruction at billing time.

The field rule

The moment scope changes, whoever's on site captures three things before the next task starts:

- **A one-line text to the office thread:** what changed, who approved it, rough hours and materials. ("Added second floor outlet run, approved by owner on site, ~6 hrs + materials.")
- **A photo** of the condition or the work area.
- **The client's confirmation,** even one line by text. "Confirming we're adding the outlet run we discussed, roughly [amount]. Reply yes and it's on this week's schedule." A text that says yes beats a memory that says probably.

The log

Keep it dumb and visible. One row per change order:

DATE	PROJECT	WHAT CHANGED	APPROVED BY	EST. HOURS	EST. MATERIALS	CLIENT CONFIRMED?	INVOICED?

The weekly reconciliation

Fold this into the same 15-minute review, or the Monday job walk: every row where "Invoiced?" is blank gets drafted onto the next invoice, and every open project gets one question asked out loud: "What did we do this week that isn't on a change order yet?" The answer is rarely nothing.

Where automation fits: a voice note or field text can draft the log row and the client confirmation automatically. A person still reviews the amount and sends it. Drafting is mechanical, pricing is judgment.

Run your own number

Want to know what your invoice gap actually costs? The **Leak Calculator** at builtwithjon.com/tools/leak-calculator/ turns your receivables and your change-order pattern into a dollar figure in about a minute.

If the chase is one leak among several, the **Hidden Profit Scorecard** at builtwithjon.com/scorecard/ ranks all three: deals, time, and cash.

Sources: Intuit QuickBooks Late Payments Report 2025 (n=2,487); Built/Talker Research 2025 contractor payments survey (n=250); Atradius Payment Practices Barometer, US, 2023-2024. This kit is operational guidance, not legal advice on debt collection.