Read This First

This page is for you. It explains the messages and when to send them.

The idea

Chasing money feels personal. It isn't. You did the work, the client owes you, and a polite reminder is a normal part of running a business.

What makes it easier is having a fixed routine: the same messages, sent at the same points, every time. You never have to decide whether to send a third message or worry about how it sounds, because the routine decides for you.

The routine

When	Message	What it does
Day after due date	1. Friendly reminder	Assumes they forgot and gives them an easy way to put it right.
7 days overdue	2. Second reminder	Still polite, but asks for a date and mentions your terms.
14 days overdue	3. Final reminder	Clear that visits pause until the account is settled.
After it is paid	4. Thank you	Keeps the relationship warm and suggests Direct Debit for next time.

Adjust the gaps to suit your payment terms. If your invoices are due in 7 days, the first reminder goes on day 8. What matters is that the gaps are fixed and you stick to them.

How to use the messages

- Each message has a short version for WhatsApp or text and a slightly longer version for email. Use whichever the client normally uses with you.
- Replace every **[bracketed]** part with the real details. Always include the amount, the invoice number and the original due date, so there is no doubt which payment you mean.
- Send them from your usual number or email. They should sound like you, not a debt collection agency.
- Do not skip a step or send them early. The routine only works if it is predictable.
- Do not apologise for asking. "Sorry to bother you" tells the client the payment is optional.

If they say they have paid

Check your bank first, including the last two days, as transfers occasionally take time. If it still is not there, reply simply: "Thanks. It hasn't reached my account yet. Could you check which account it went to? Mine is **[sort code and account number]**." Most of the time it went to the wrong place or was never sent.

Take the chasing out altogether

Every message in this kit exists because a client had to remember to pay. Direct Debit removes that step: the client agrees once, and after that each invoice can be collected automatically. No remembering to make the payment each time, and far less chasing.

The thank-you message on page 3 is written to suggest it, because a client who has just paid late is the client most likely to say yes.

A note on this kit

These are general templates, not legal advice. If an invoice remains unpaid after you have followed your normal reminder process, make sure you understand your options before taking any further action.

Reminder Messages 1 and 2

The friendly reminder and the second reminder. Copy, fill in the brackets, send.

1. Friendly reminder

Send the day after the due date

WHATSAPP OR TEXT

Hi **[client first name]**, hope you're well. Just a quick one, invoice **[number]** for **[£ amount]** was due on **[date]** and I don't think it's come through yet. Could you send it over when you get a chance? Thanks so much. **[Your name]**

EMAIL

Subject: Quick reminder: invoice [number]

Hi **[client first name]**,

Hope you're well. This is just a friendly reminder that invoice **[number]** for **[£ amount]** was due on **[date]** and hasn't reached my account yet.

I've attached the invoice again in case it's easier. My bank details are on there.

If it's already on its way, please ignore this and thank you.

Best wishes, **[Your name]**, **[Business name]**

2. Second reminder

Send when 7 days overdue

WHATSAPP OR TEXT

Hi **[client first name]**, I messaged last week about invoice **[number]** for **[£ amount]**, which was due on **[date]**. It still hasn't come through. Could you let me know when I can expect it? If there's a problem with the invoice, just tell me and I'll sort it. Thanks, **[Your name]**

EMAIL

Subject: Overdue: invoice [number] for [£ amount]

Hi **[client first name]**,

I'm following up on invoice **[number]** for **[£ amount]**, which was due on **[date]** and is now a week overdue.

Could you let me know when I can expect payment? If there's a problem with the invoice, or something has changed, please tell me and we can sort it out.

As a reminder, my payment terms are **[e.g. 7 days from the invoice date]**. The invoice is attached again for reference.

Thanks, **[Your name]**, **[Business name]**

Reminder Messages 3 and 4

The final reminder and the thank-you that stops it happening again.

3. Final reminder

Send when 14 days overdue

WHATSAPP OR TEXT

Hi **[client first name]**, invoice **[number]** for **[£ amount]** is now two weeks overdue and I've not heard back. I'm going to have to pause your cleans until it's paid, starting with **[date of next visit]**. As soon as it comes through I'll get you back in the diary. Please pay by **[date, e.g. 3 days from now]** or let me know today if there's a problem. **[Your name]**

EMAIL

Subject: Final reminder: invoice [number]

Hi **[client first name]**,

Invoice **[number]** for **[£ amount]** is now two weeks overdue and I haven't had a reply to my previous reminders.

I'll need to pause your cleaning visits until the account is settled, so your visit on **[date of next visit]** will not go ahead unless payment is received by **[date, e.g. 3 days from now]**.

I'd much rather keep things running as normal, so if there's a problem, please get in touch today and we'll find a way through it.

Kind regards, **[Your name]**, **[Business name]**

If you say visits will pause, pause them. A final reminder that isn't final teaches the client that your deadlines don't mean anything.

4. Thank you (and never chase them again)

Send as soon as the payment arrives

WHATSAPP OR TEXT

Thanks **[client first name]**, that's come through, much appreciated. Quick thought: I can set you up on Direct Debit so it collects automatically after each invoice and neither of us has to remember. Takes two minutes and you can cancel any time. Want me to send the link? **[Your name]**

EMAIL

Subject: Thanks, and a quick way to save us both the reminders

Hi **[client first name]**,

Thanks, that payment has come through. Much appreciated.

To save us both the reminders, I can set you up on Direct Debit. You'd agree it once, and after that each invoice is collected automatically, so neither of us has to remember. It takes about two minutes and you can cancel it at any time.

If you'd like to do that, just reply and I'll send you the link.

Thanks again, **[Your name]**, **[Business name]**

Overdue Payment Tracker

One line per overdue invoice. Tick each reminder as you send it.

Client	Invoice no.	Amount	Due date	Reminder 1	Reminder 2	Reminder 3	Paid on

Notes

If you use Clarito, the Finance page shows your outstanding and overdue invoices in one place, so you can see what needs following up at a glance. Clients on Direct Debit generally need far less chasing.