



# Help! My Client Won't Pay.

What Do I Do Now?

*3 Emails to Get You Paid  
Fast!*

**BETHANY HOLT**

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## *3 Emails to Get You Paid Fast!*

Debt collection is such a tricky issue for caring heart-centric small business entrepreneurs.

We think everyone is like us and wants to do the right thing and it's just not always the case.

Some people are well intentioned but disorganised and others will try and squeeze as much as they can out of you and that really sucks.

If you are anything like me, calling up and asking for payment triggers my anxiety. I procrastinate, I worry and talk about it endlessly with my friends.

I don't want to create conflict but they are doing the wrong thing by not paying and there needs to be a conversation.

That's where 'the system' saves the day.

These three steps set you up to succeed:

- Having a terms of engagement a client signs in the very first meeting gives you a starting point to work with.
- Having your payment terms clearly stated on your invoice is another.
- A strong debt collection procedure in place helps take the emotion out of the situation and gets on top of arrears before they go on too long.

Once the debt has moved into the outstanding zone Email #1 is triggered and out it goes and the system is running the show.

Feel free to adjust this suggested process as I've found this is what works well in my business and my clients use a variation of it too in their businesses.

You might feel comfortable picking up the phone and saying "Hey, why haven't you paid me yet?" this approach relies upon a deep level of comfort between you and your client that only you can assess.

That's not for me. I'm a big scaredy cat lol.

Having templates all written out when I'm calm and not freaking out because my client isn't paying me is critical to handling this delicate issue professionally and efficiently which increases my likelihood of getting paid!

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Ok, here we go.

Start off gently and gradually get firmer and less impressed as it goes on.

### **Email #1**

Hi Jason,

It appears that my invoice #1234 issued to you on the (Insert date) has not yet been paid.

Is there a reason for this? I understand that life can get busy and these things can easily get overlooked.

If you have any questions about the invoice or require another copy I'm happy to assist.

Your prompt attention to this matter is appreciated.

Regards,

Beth

### **Action**

Then wait for his response.

If he apologises and makes payment. Hooray!

Three days is an acceptable timeframe in my opinion but use your own discretion, five days max or you are starting to lose some of the beautiful impact you are creating.

Once the fifth day has passed Jason gets Email #2. Polite but firmer.

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### **Email #2**

Dear Jason,

I'm writing to follow up my email to you on the (insert date) and as yet I've received no response from you.

My invoice terms are 14 days and I expect to be paid within that timeframe. The invoice is now X days overdue as of (insert date).

This is disappointing as I have performed the services as you requested and within the timeframe you specified.

If you are experiencing hardship of some kind please reach out to make alternative payment arrangements.

Otherwise please forward payment to me by the close of business this Friday or I'll have no other option but to cease services until payment is made in full and refer your matter to debt collection.

I urge you to get in touch to avoid the disruption to your business / workflow (adjust as required)

Regards,

Beth

Ps If payment has already been sent please disregard this notice (always cover your backside!)

### **Action**

Hopefully a firmer approach works for you but if not, your next step is to withhold services until payment is made in full.

He still hasn't paid. Ugh!

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### **Email #3**

Dear Jason,

Your invoice is now extremely overdue.

Please pay immediately.

Unfortunately services will need to stop until this urgent matter is attended to.

If payment is not received by (Insert date) I will have no option but to hand this over to debt collection.

Regards,

Beth

### **Action**

Jason had better pay up if he wants any more work done.

As you have stated your consequence you need to follow through.

Any sooking by Jason that he needs just 3 more hours or one more visit and then he'll pay you.

The answer lovely is N.O. NOOOOOOO.

Or if you prefer you can say YES!

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### **Action (Cont.)**

“Yes Jason. I’ll be happy to make an appointment to work on your urgent project once cleared funds are in my account. When can I expect payment?”

Don’t be an idiot and take a cheque. Make sure it clears first before turning up.

Jason hasn’t been treating you very nicely up to now so until he proves himself trustworthy again be extremely suspicious and protect yourself.

Remind yourself of the number of dollars he currently owes you and then double it. Can you afford to lose that much money?

That’s what’s going to happen if you trust Jason again.

To wrap up, these conversations are tricky and as a business owner you are going to come across these people who just won’t pay.

Try to recover the debt as quickly as you can using the above system and move on.

You’ll be able to earn the money back from other more delightful clients who are appreciative of your time and effort and pay you accordingly.

Don’t let Jason take any more of your time and energy away from the people who need and deserve you.

You’re worth way more than that.

*Beth xx*