Deposit and follow-up planner

LoftyBiz 172 — Get Paid on Time: Deposits, Payment Terms and a Calm Follow-Up

These are examples, not promises. The people and businesses in this video are illustrative examples, and results vary. Example figures, not targets or forecasts. This is general business education, not financial, legal, HR or tax advice. Collection rules differ by country, so check locally before you act.

The steps

1. Take a deposit or a first milestone before you begin.
2. Write payment terms in everyday language, with dates.
3. Follow up on a fixed schedule, without apology theatre and without anger.
4. Keep that page in Systex, our own product.

Your payment rhythm this week

1. Write a three-part payment plan for your next project, including a deposit before you start.
2. Put the due dates and the follow-up days on one page.
3. Send your next invoice with the due date in the first line, plus a simple way to pay.
4. Tell clients about the follow-up schedule in the proposal, so it is not a surprise.
5. Record every reminder in a simple log.
6. Keep the plan and the log in Systex.

Worked example: Amira, Charlotte

Step	What Amira did (example figures)	Your note
Discovery then a proposal	After a short paid or unpaid discovery chat — she chose a low-cost planning session — she sent a one-page proposal: the scope, the fee, and the payment plan.	
Payment plan (example)	Fifty percent before she started, twenty-five percent when the first design pack was delivered, and the remaining twenty-five percent on delivery, due within fourteen days. She did not begin sketches until the first payment arrived.	
Say it early	She put the deposit rule in the first conversation. In this example, proposals were open for fourteen days.	
What payments cover	Two revision rounds were included. Extra rooms were a new quote. Late feedback paused the timetable rather than stretching it for free.	
Returning clients	Familiarity did not cancel the deposit. She would adjust the split for a very short job, but she did not start from zero. She later kept the proposal and payment plan in Systex.	
After three months (example)	Fewer projects stalled at the starting line, and she was not carrying unpaid weeks at the beginning. Some months were quieter than others. These figures and splits are illustrations, not a forecast.	

Worked example only: Amira, interior stylist, Charlotte (USA). Example figures, not targets or forecasts. These are examples, not promises. Results vary. Check the rules where you work.

Worked example: Luis, Boise

Step	What Luis did (example figures)	Your note
Terms already in place	A deposit to start, a progress payment, and a final invoice. The weak point was what happened after the last invoice.	
Follow-up schedule (example)	Day one: the invoice, with the due date in the first line. Three days before the due date: a short, polite reminder, with the invoice attached again. One day after the due date: a calm note, asking when payment would be made. Seven days later: a firmer note, pausing new work and offering a call.	
Tone	He did not apologise for asking to be paid, and he did not threaten. If there was a defect, he fixed the defect. If the work was accepted and the money was late, he stuck to the schedule.	
Make payment easy	The invoice showed the amount, the due date, and two ordinary ways to pay. He recorded every reminder in a simple log.	

Step	What Luis did (example figures)	Your note
Boundary	If a final payment was late, he did not start a new piece for the same client until the account was clear, or a written plan was in place. He later kept the follow-up log in Systex.	
If still unpaid	A short written summary of the work, the terms, the invoices and the reminders, then a local adviser. He did not publish the dispute, and he did not harass anyone.	

Worked example only: Luis, custom furniture, Boise (USA). Example figures, not targets or forecasts. These are examples, not promises. Results vary. Check the rules where you work.

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