



FREE KIT · OCTOBER 2026

The Get Paid Kit

Three reminder emails, a sample late-fee clause, and an honest look at four tools that can do the chasing for you.

You did the work. Asking to get paid shouldn't feel like a second job. Copy these, swap in your details, and send them on a schedule, by hand or from your invoicing tool. Words in **[brackets]** are yours to fill in.

1. Three reminder emails

Friendly: the gentle nudge

Send 3 days before, or on, the due date

Subject: Quick reminder: invoice [#1234] due [date]

Hi [Name],

Hope things are going well. A friendly reminder that invoice [#1234] for [\$amount] is due on [date]. You can pay here: [payment link]. I've attached a copy in case it's handy.

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

Thanks,

[Your name], [Business]

Firm: clear and direct

Send 7–14 days past due

Subject: Invoice [#1234] is now [X] days past due

Hi [Name],

Invoice [#1234] for [\$amount] was due on [date] and is now [X] days past due. Please send payment by [new date] using [payment link].

If something's holding it up, like a question about the work or a billing contact I should be talking to, just reply and we'll sort it out. Per our terms, a late fee of [rate] applies to balances unpaid after [date].

Thank you,

[Your name], [Business] · [phone]

Final: last notice before next steps

Send 30+ days past due

Subject: Final notice: invoice [#1234], [\$amount] past due

Hi [Name],

This is a final notice for invoice [#1234], [\$amount] including [\$late fee] in late fees, now [X] days past due. I've reached out on [dates] and haven't been able to resolve it.

Please pay in full by [date] at [payment link], or reply to set up a payment plan. If I don't hear from you by then, I'll [pause further work / refer the balance to collections / pursue other options available to me].

I'd much rather settle this together.

[Your name], [Business] · [phone]

2. A sample late-fee clause

Put this in your contract or estimate *before* the work starts, and repeat the key line on every invoice.

Payment terms. Payment is due within [30] days of the invoice date. Balances not paid by the due date will incur a late fee of [1.5]% per month (or the maximum allowed by law, if lower) on the unpaid amount, starting [1] day after the due date. [Business] may pause work on accounts more than [30] days past due. Client agrees to pay reasonable costs of collecting overdue balances where permitted by law.

Not legal advice. This is a plain-language example, not a lawyer-reviewed contract. Late-fee limits, notice rules, and what you can charge vary by state, industry, and customer type (consumer vs. business). Check your state's rules or ask an attorney before using it.

3. Four tools that can do the chasing (prices as of Oct 2026)

Tool	Starts at	Free trial	SMS	Late fees	Human help	Pick if you...
QuickBooks reminders	Included with QuickBooks Online	—	No [?]	Payments AI suggests them	No	already use QuickBooks and want polite nudges without you
Paidnice	\$69/mo	20 free actions	\$0.10 each	Yes	No	want escalation, late fees, and texts without an enterprise contract
InvoiceSherpa	\$49/mo + 1% of paid invoices	14 days	Yes	[?]	No	want reminders plus card-on-file autopay in one place
Chaser	\$259/mo	[?]	[?]	[?]	Care plan	have outgrown reminders and want someone to own collections

From each vendor's own pricing pages as of Oct 16, 2026; not tested hands-on. [?] = couldn't confirm. Prices change, so check before you buy. Full write-up with links: mainstreetguardian.com/issues/001

Bottom line: Turn on QuickBooks' free reminders today. When you need late fees and escalation, move up to Paidnice. Bring in Chaser only once collections turns into a full-time job.

Keep your doors open and your invoices paid. — **Main Street Guardian** · One chore, a few honest tools, every week. Free at mainstreetguardian.com. Some links in our newsletter may be affiliate links; that never changes our take, and no vendor paid to be in this kit.