JobOS Pro

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Collect Unpaid Invoices Without Losing Customers

The Professional Collections Playbook for Contractors

A JobOS Pro Guide for Home Service Business Owners

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Why good customers stop paying (and it isn't the money)

Most overdue invoices in home services aren't deadbeats — they're forgetful. The homeowner approved the work, the job went fine, and then the paper invoice slid under a stack of mail. National data on small-trade receivables consistently shows the same pattern: the longer an invoice ages, the harder it is to recover. An invoice at 30 days collects around 90 cents on the dollar; by 90 days you're closer to 70 cents; past 120 days you're often writing it off.

The lesson is simple. Speed beats pressure. A friendly reminder on day 3 recovers more money than an aggressive call on day 45 — and it doesn't burn the relationship that produces repeat work and referrals.

- → Send the invoice the day the job closes, not at the end of the week.
- → Treat the first reminder as a service touch, not a demand.
- → Never let an invoice sit silent for more than 7 days.

Build a reminder ladder that does the work for you

The single highest-leverage change you can make is to stop deciding case-by-case when to follow up. Build a fixed ladder and run every invoice through it automatically. Consistency is what gets you paid; improvisation is what lets invoices rot.

A proven cadence for residential trades:

Day	Action	Tone
0	Invoice + payment link sent	"Thanks for trusting us — here's your invoice."
3	Gentle reminder	"Just making sure this didn't get buried."
10	Second reminder	"Quick nudge — link's right here."
21	Direct ask	"We'd like to close this out. Can you pay by Friday?"
35	Final notice	"Before this goes to a late stage, let's resolve it."

Send reminders by text, not just email — SMS open rates run above 95% versus roughly 20% for email. Always include a one-tap payment link in every single message. Every extra step (logging in, finding a checkbook, calling the office) is another reason to delay.

Make paying easier than ignoring you

Friction is the silent killer of receivables. If a customer has to dig out a checkbook, find a stamp, or call during business hours, they'll postpone — not out of malice, but inertia. Your job is to remove every excuse.

- → Offer card, ACH, Apple Pay, and "pay by link" so there's no wrong way to pay.
- → Put the payment link in the text body, not behind an attachment.
- → Enable saved payment methods for repeat customers so the next invoice is one tap.
- → For tickets over $1,500, offer financing or a 2-pay / 3-pay split — partial payment beats no payment.

A 2–3% early-pay discount ("pay within 5 days, save 3%") often costs less than the time and goodwill you'd spend chasing the balance later.

Handle the awkward ones without the awkward call

Some invoices stall because of a real issue — a dispute, a tight month, a misunderstanding about scope. These are the ones owners dread, so they avoid them, and avoidance turns a $600 fix into a $600 write-off.

Have a script ready so it's never personal:

- → **Dispute:** "I want to make this right. Walk me through what didn't meet expectations." Resolve the work, then collect.
- → **Can't pay right now:** "Totally understand. Let's set up a payment plan — $200 today and the rest over two weeks?" A plan keeps the debt active and the relationship intact.
- → **Silence after day 35:** Shift to a firm but neutral final notice with a clear deadline. Document everything. Keep emotion out of it.

The goal is always to keep the customer — a recovered $800 invoice is worth far less than the $4,000 in lifetime work that customer represents if you stay on good terms.

Know your numbers before you chase

You can't fix what you don't measure. Pull these four numbers monthly and you'll spot trouble before it compounds:

- → **Days Sales Outstanding (DSO):** average days to get paid. Under 15 is excellent for residential trades; over 30 means your process is leaking.
- → **Aging buckets:** how much is owed at 0–30, 31–60, 61–90, and 90+ days. The 90+ bucket is your write-off risk — attack it weekly.
- → **Recovery rate:** percentage of issued invoices ultimately collected. Aim for 97%+.
- → **Reminder-to-payment time:** how long after a nudge people actually pay. This tells you which message in your ladder is doing the work.

Review the aging report every Monday for 10 minutes. Anything in 60+ gets a personal touch that week.

Put it on autopilot with JobOS Pro

JobOS Pro's **Finn (Finance & Collections Agent)** runs this entire playbook for you — sending the invoice the moment a job closes, working the day-3/10/21/35 reminder ladder over text and email with one-tap payment links, offering payment plans on larger balances, and surfacing your DSO and aging buckets so you always know where the money is. You set the cadence and tone once; Finn handles the follow-up so good customers pay on time and you never have to make the awkward call. **Start free at jobospro.com — no credit card.**