HUSTLEMINT

Late Payment Email Templates for Freelancers

The complete 4-stage follow-up sequence — Day 1, Day 7, Day 14, Day 30 — plus the one-page “before you send” checklist.

How to use this pack: replace every [BRACKETED] field with your details, attach a copy of the invoice to every email, and keep the full thread. The two conditional blocks in Stage 3 and Stage 4 are marked in the text — include them only if your contract actually supports them. Delete the instruction notes before sending.

From the HustleMint guide: “Late Payment Email Templates for Freelancers: A 4-Stage Sequence That Stays Professional” (hustlemint.org)

Stage 1 — Day 1: The friendly reminder

Subject: Quick check-in: Invoice [INVOICE NUMBER] for [PROJECT OR SERVICE]

> Hi [CLIENT FIRST NAME],
>
> I hope you're doing well. I'm writing with a quick check-in on invoice [INVOICE NUMBER] for [AMOUNT], covering [PROJECT OR SERVICE], which was due on [ORIGINAL DUE DATE]. I haven't seen the payment come through yet, so I wanted to make sure the invoice actually reached you — inboxes are easy to lose things in.
>
> I've attached a copy of the invoice to this email to save you the search. If it's already in your payment queue, please disregard this note — and thank you.
>
> If anything looks off — a missing form, a wrong billing address, a question about a line item — just reply and tell me what you need from me, and I'll send it right over.
>
> Thanks very much,
>
> [YOUR NAME]
>
> [YOUR BUSINESS NAME]
>
> [YOUR PHONE NUMBER]

Why this wording: it assumes an honest oversight and removes the two most common innocent causes — a lost invoice and missing paperwork. Don't apologize for asking to be paid, and don't mention late fees at this stage.

Stage 2 — Day 7: The firm follow-up

Subject: Follow-up: Invoice [INVOICE NUMBER] — [AMOUNT] due [ORIGINAL DUE DATE]

Hi [CLIENT FIRST NAME],

I'm following up on invoice [INVOICE NUMBER] for [AMOUNT], covering [PROJECT OR SERVICE]. The invoice was due on [ORIGINAL DUE DATE] and is now one week past due. I've attached a copy again for convenience.

Could you let me know the status of this payment and the date it will be made? If your team needs anything from me to release it — a W-9, a corrected invoice, or vendor paperwork — send me the details and I'll turn it around promptly.

If there's an issue with the work or the amount, I'd rather hear about it now so we can address it directly.

Thank you,

[YOUR NAME]

[YOUR BUSINESS NAME]

[YOUR PHONE NUMBER]

Why this wording: restating the exact amount, invoice number, and due date removes ambiguity, and asking for a specific payment date turns a vague "soon" into a commitment. Don't copy the client's wider team as leverage yet.

Stage 3 — Day 14: The formal overdue notice

Subject: Overdue notice: Invoice [INVOICE NUMBER] — [AMOUNT], 14 days past due

Dear [CLIENT CONTACT NAME],

This is a formal notice that invoice [INVOICE NUMBER], in the amount of [AMOUNT] for [PROJECT OR SERVICE], was due on [ORIGINAL DUE DATE] and remains unpaid as of today, [TODAY'S DATE]. I followed up on [DATE OF STAGE 1 EMAIL] and [DATE OF STAGE 2 EMAIL] and have not yet received payment or a payment date.

Under our agreement dated [CONTRACT DATE], payment for this work was due [PAYMENT TERMS FROM YOUR CONTRACT — for example, "within 15 days of the invoice date"].

[INCLUDE ONLY IF YOUR CONTRACT CONTAINS A LATE-FEE CLAUSE: Our agreement also provides that [LATE-FEE TERMS FROM YOUR CONTRACT]. Based on those terms, the current balance is [UPDATED BALANCE]. If your contract has no late-fee clause, delete this paragraph entirely — a fee that was never agreed to cannot be added after the fact.]

Please arrange payment by [DATE SEVEN DAYS OUT], or contact me before then with a firm payment date. If part of the work itself is in dispute, please tell me specifically what is in dispute so we can address it.

[INCLUDE ONLY IF YOUR CONTRACT SUPPORTS IT: If I don't hear from you, I will pause work on remaining deliverables until the account is current, as provided in our agreement.]

Regards,

[YOUR NAME]

[YOUR BUSINESS NAME]

[YOUR PHONE NUMBER]

Why this wording: dates, amount, and contract terms in one factual message create a clear written record without insults or bluffing. Never invent a late fee, interest charge, or legal penalty that isn't in your contract.

Stage 4 — Day 30: The final notice

Subject: Final notice: Invoice [INVOICE NUMBER] — [AMOUNT] now 30 days overdue

Dear [CLIENT CONTACT NAME],

Despite my messages of [STAGE 1 DATE], [STAGE 2 DATE], and [STAGE 3 DATE], invoice [INVOICE NUMBER] for [AMOUNT], due [ORIGINAL DUE DATE] for [PROJECT OR SERVICE], remains unpaid, and I have not received a payment date from you.

This is my final notice before I take further steps to collect this payment. So there are no surprises, the steps I intend to take are:

• Pausing all work on [PROJECT] until the balance is resolved [INCLUDE ONLY IF YOUR CONTRACT SUPPORTS THIS].

• Sending a written demand letter by mail, with copies of our agreement and the unpaid invoice.

• If the balance is still unresolved by [DATE], evaluating the options available to me, which may include a claim in small claims court or placing the account with a collections agency.

If you'd like to resolve this directly, payment in full by [DATE] will close the matter. I'm also willing to discuss a short payment plan if that genuinely helps you settle the balance. Payment can be made by [PAYMENT METHOD OR LINK].

I would much prefer to settle this between us, and that option stays open until [DATE]. After that, I'll proceed as outlined above.

[YOUR NAME]

[YOUR BUSINESS NAME]

[YOUR PHONE NUMBER]

Why this wording: a final notice works because it is calm, specific, and honest — real steps with real dates. Never list a step you don't intend to take, and never claim a court filing, credit reporting, or statutory penalty you haven't verified applies to your situation.

Before you send — the one-page checklist

Run this list at every stage. Two minutes here prevents most “I never received it” delays and keeps your record clean if the account escalates.

Invoice details

- Invoice number, amount, and due date match the invoice you're attaching.
- The attached file is the correct, final invoice (not a draft or an earlier version).
- The client's billing name and address match the contract.
- Your payment details/method in the email are current and correct.

Contract terms

- You know what your contract actually says about the due date — quote it, don't paraphrase from memory.
- Late fee mentioned? Only if your contract contains a late-fee clause — and quote your clause's own terms.
- Pause-work step mentioned? Only if your contract supports pausing work for non-payment.
- Every consequence named in the email is one you can and will actually carry out.

Records & tone

- The email is in writing and saved in one thread per invoice.
- You've logged the follow-up: invoice, amount, due date, stage sent, date sent. (Keeping this with your expense and income records makes tax time and any dispute far simpler.)
- One issue only — no project feedback, new proposals, or relationship complaints mixed in.
- Read it once as the client: factual, courteous, and specific beats emotional every time.
- If the client named a payment date and missed it, follow up the next business day instead of waiting out the next stage.

If the sequence ends without payment

Pause further work if your contract allows it and say so in writing. Send a short written demand letter (trackable mail gives proof of delivery) with the agreement and invoice. Then weigh small claims court — limits, fees, and procedures vary by state, so check your local court's official website — against a contingency collections agency, whose percentage should be agreed in writing before you sign.

General information only — not legal advice. Late fees and interest generally exist only as agreed in your contract; there is no general federal late-fee right for freelancers. Freelancers in New York have additional protections under the Freelance Isn't Free Act (NYC law since 2017; a state law followed) — check the official NYC DCWP and New York State pages for whether it covers your engagement. Laws vary by state and change over time; for significant amounts, consult a licensed attorney in your state.

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