YOUR READING MAP

Make payment easy

A small system beats a big pile of reminders.

The goal

Know what is owed, remove payment blockers and agree the next action. No system can guarantee that every customer pays.

03–04
Start before the sale
A fictional story and clear terms.

05–06
Send an invoice that works
Check the details and reduce payment friction.

07–09
Follow up with confidence
Messages, an overdue list and a dispute route.

10–11
Explore 10 business ideas
Small services you can test before investing.

12–14
Put it into practice
A seven-day plan, worksheet and useful sources.

01 / UNDERSTAND IT

Busy is not the same as paid

Fictional example: meet Sana, who runs a small print studio.



A good job. A missing step.

Sana delivers event cards. Her buyer loves them. But the invoice sits with the event organiser, not the finance team.

Find the blocker before sending another reminder.

The customer needs a purchase-order reference and delivery approval. Sana asks for both, corrects the invoice and confirms receipt with accounts payable.

Her new habit

Before accepting the next order, she records the payer, required references, approval step and exact due date.

02 / AGREE IT FIRST

Set terms before work starts

A due date should be a shared agreement, not a surprise.

1. Define the job

Write the scope, price, currency, delivery milestone and who signs off. Agree how extra work will be approved and billed.

2. Choose the payment structure

Consider full payment upfront, a deposit plus balance, milestone payments or agreed credit. Match the arrangement to cost, risk and customer needs.

3. Confirm the route

Ask who pays, which portal or email they use, whether a purchase order is needed and how invoice acceptance is recorded.

Example wording to adapt

“40% before production; 60% due on 20 November 2026 after delivery on 6 November. Changes require written approval.” Define cancellation and refund terms too.