The job isn't done when the work is done

Deposits, terms, and a schedule for chasing that takes the feelings out of it.

Every experienced tradesperson has a number in their head. The one that never came in. It's usually two or three years old, they can still tell you the street, and they'll tell you the exact figure without pausing.

What makes it stick isn't the money. It's that the work got done properly, and doing it properly turned out to be the easy part.

Almost none of this is about being tougher. It's about doing four unglamorous things in order — before the job, at the end of the job, on the invoice, and on a schedule afterwards — so that getting paid stops being a conversation you have to nerve yourself up for.

01 The signs before you start

People who don't pay are, most of the time, recognizable beforehand. Not always, and not by being unpleasant — the difficult ones often pay fine. It's a different set of signals.

Watch for the customer who haggles hard and then agrees suddenly, the one who's vague about who's actually paying, the one whose last contractor *ripped them off* and left halfway, and the one in a great hurry to start who has no questions at all about the work. Each of those on its own is nothing. Two together is a pattern worth respecting.

The sharpest test is simply asking for a deposit. Somebody planning to pay you finds that completely normal. Somebody who isn't will suddenly have a reason why not, and you've learned it for the price of one question.

WHAT TO DO

- Get the full name and the full address of whoever is actually paying, in writing, before the work starts. Not the address of the job — the address of the person.
- If it's a company, write down the company's real registered name. *Dave's* is not a name you can chase.
- Ask for a deposit on every job over whatever your threshold is. The reaction is the test.
- Trust the feeling you get in the driveway. It's pattern recognition, not superstition, and the customers you should have said no to covers what else it's warning you about.

Asking for a deposit isn't only about money up front. It's the cheapest test you'll ever run on somebody.

02 Take a deposit, and how to ask

A deposit does two jobs. It means your own money isn't buying somebody else's materials, and it means they've committed to something, which changes how people behave about dates.

The amount depends on the work. Enough to cover materials is the floor; a quarter to a half of the job is normal in most trades, and more than half starts to look like you need the money, which is a different signal entirely.

The whole thing about asking is that it should never be a separate conversation. If your deposit appears on the quote as an ordinary line — *25% to book the date and order materials, balance on completion* — it's a policy. If you raise it afterwards, once they've said yes, it reads as a change in the deal, and that's the only version anybody ever pushes back on.

Which means this belongs in the document you send before they agree, alongside everything else a good quote settles up front.

WHAT TO DO

- Put the deposit on the quote as a line item, in the same typeface as everything else. Never as an afterthought.
- Tie it to something real: booking the date, ordering the materials. A deposit with a reason is easier to say yes to.
- Don't start work, and don't order anything, until it's landed. The whole point evaporates if you do.
- On longer jobs, take a payment at a milestone rather than carrying the entire thing to the end.

A deposit on the quote is a policy. The same deposit asked for afterwards is a negotiation.

03 Invoice the day you finish

This is the single highest-value habit in this guide, and it costs nothing but a change of order.

Most late payment doesn't start with a customer deciding not to pay. It starts with an invoice that went out eleven days after the job, by which point the work has faded, the relief has faded, and the bill arrives as an interruption rather than a conclusion.

The day you finish is the day they're happiest with you. They can see the work. Paying for it feels like the natural end of the thing. Every day you wait, that fades a little and the invoice gets a little easier to put on the pile.

Send it from the van before you drive off if you can. Most invoicing apps will do it from a phone in under two minutes, and the difference in how fast money arrives is not small.

WHAT TO DO

- Invoice same day, every time. Make it the last step of the job rather than office work for the weekend.
- Walk them round the finished work first, then send it. Paying is easiest in the ten minutes after somebody is pleased.
- If something's outstanding, invoice anyway for what's done and say what's still to come.
- Unbilled work is its own quiet disaster — leak nine in the leaks guide is the jobs that never got invoiced at all.

An invoice sent the same day gets paid. An invoice sent next week gets filed.

04 Put real terms on it

Net 30 means nothing to a homeowner. Half of them read it as a suggestion and the other half don't read it at all.

Put an actual date on the invoice. *Payment due by Friday 14 November.* A date is a thing people can miss, feel slightly bad about, and act on. A payment term is a piece of vocabulary from somebody else's industry.

Then make paying frictionless. The bank details, or the card link, or the app — right there on the invoice, not in a separate message they'd have to go and find. Every extra step between deciding to pay you and having paid you is a step where something else comes up.

If you charge interest or a late fee, say so on the invoice in one short line. Only put it there if you'll actually apply it. A threat you don't follow through on teaches people exactly how much your deadlines mean.

WHAT TO DO

- Replace payment terms with a calendar date. Fourteen days is a reasonable default for domestic work.
- Put the payment details on the invoice itself. Don't make anybody ask you for them.
- Offer more than one way to pay. Some people won't do bank transfers and will happily tap a card link.
- Number your invoices and keep a list of what's out. You cannot chase what you haven't noticed — that's leak six.

A date is something to miss. A payment term is something to ignore.

05 The ladder: nudge, call, letter, claim

The reason chasing feels awful is that most people do it on mood. They stew for three weeks, say nothing, then send one furious message that torches the relationship and still doesn't get paid.

Decide the schedule now, while nobody owes you anything, and then just follow it. It stops being a confrontation and becomes admin.

The day after it's due, a short friendly nudge that assumes an oversight, because that's what it usually is. *"Hi John, just a nudge that invoice 142 was due yesterday — details are on it, shout if anything's not right."*

A week later, phone them. Not a text. A voice is much harder to file away, and the question to ask is whether there's a problem with the invoice. That gives a dignified exit to somebody who's embarrassed, and it surfaces a genuine dispute while it's still small enough to fix.

Two weeks after that, put it in writing properly. Amount, original due date, how to pay, and what happens next, stated plainly and without heat.

At thirty days past due, a final notice with a real deadline and your genuine next step named. Then take it, on the date you said, or the whole ladder becomes decoration.

That next step is usually small claims court, which is worth knowing more about than most people do. You don't need a lawyer, the fee is modest, the limit is generous enough to cover most domestic jobs, and a surprising number of cases settle the week the paperwork lands. Look up the limit and the fee in your state before you need them, not after.

WHAT TO DO

- Write the four dates into your calendar the moment an invoice goes out. Let the calendar own the timing, not your mood.
- Keep every message polite and factual. You may want this in front of a judge, and heat only ever helps the other side.
- Make the phone call. It's the step everyone skips and the one that resolves the most.
- Find your state's small claims limit and filing fee now, and write both on a note. Knowing them changes how the final notice reads.

Chase on a schedule, not on a feeling. A schedule is admin. A feeling is an argument.

06 Know when to stop chasing

Some money isn't coming. Recognizing that early is a skill, not a surrender.

Every hour spent chasing is an hour you didn't bill anybody for. At some point the pursuit of four hundred dollars has cost more than four hundred dollars, and the only thing keeping it going is that stopping feels like letting somebody win.

Write it off, put the name on a list you actually keep, and take the lesson — there's nearly always a signal from step one you can now name. That's worth more than the invoice was.

And whatever you do, don't let one bad debt rewrite how you treat the next fifty customers. The reflex after being stung is to armour everything: bigger deposits from everyone, harder terms, a colder tone. That taxes a hundred honest people for the behaviour of one, and they can feel it.

WHAT TO DO

- Set a figure below which you won't pursue anything beyond the letter. Decide it now, not while you're angry.
- Keep a genuine list of who not to work for again, and check it when a name feels familiar.
- Ask your accountant how to write off a bad debt properly. It usually has a tax consequence worth having.
- Change one thing in your process, not five. One bad customer justifies one improvement.

> *At some point chasing the money costs more than the money. Knowing your number in advance is what stops you finding out the slow way.*

Almost all of this happens before there's any problem at all. The deposit on the quote, the invoice sent from the driveway, the date instead of the payment term, the four calendar reminders nobody ever needs to see. Do those and the awkward conversation mostly stops happening, which is a much better outcome than getting good at having it.

> *Deposit up front, invoice same day, a real date on it, and a schedule for the rest.*

A lot of payment trouble starts with a customer who was never a good fit, and a website does some of that filtering before anyone picks up the phone. Send me yours and I'll tell you what a stranger can and can't work out about what you do, along with what I'd fix. Free, within two business days, and it obliges you to nothing.

Written by JT Creeden at RedHorseWebDev, who builds websites for small businesses in the Hudson Valley. The whole guide is free to read at redhorsewebdev.com/learn — this PDF is just easier to keep.