2026 EDITION

BEGINTHINGS WHITE PAPER

The Freelancer Cash Lock Kit

A practical guide to setting payment terms, structuring milestones, sending invoices and following up. Adapt the scripts and clauses to your project. Scripts, clauses and negotiation moves included.

Price + protect

Scripts and clauses

Invoice guidance

Negotiation moves

Cited sources

Built for freelancers, consultants and solo studios who do great work and want to be paid for it.

Illustrative wording only. The example rates, dates and remedies are not verified as applicable to your situation; see the note on page 2.

COPY-PASTE: PAYMENT TERMS CLAUSE

PAYMENT TERMS

1. Fee: [total fee] for the scope described above. Anything outside this scope is quoted and approved separately before work continues.
2. Schedule: [50%] deposit due on acceptance of this agreement. Balance due on [final delivery / each milestone below]. Work begins once the deposit clears.
3. Terms: Invoices are payable within [7] days (Net 7), by [UPI / bank transfer / card] to the details on the invoice.
4. Late payment: Invoices unpaid after the due date accrue a late fee of [2% of the invoice, per 30 days overdue]. Work may be paused on any overdue invoice until it is cleared.
5. Ownership: Final files, source files and usage rights transfer to the client only on receipt of full and final payment. Until then they remain the property of [your name].

Accepted by: _____ Date: _____

CHAPTER 05

Stage two: structure the payments

The rule is simple: never get far ahead of the money. Match how much work you have done to how much you have been paid, at every point in the project.

Illustrative deposit structures — agree the terms for each project

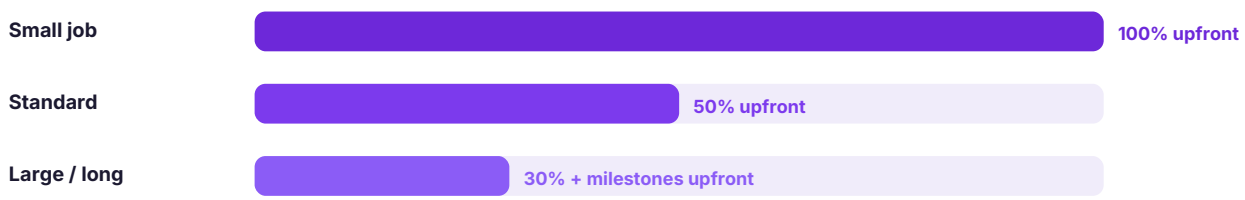


Figure 5. Deposit sizing. The bigger and longer the job, the more you break it up, so no single unpaid amount is ever large.

- **Small job (under ~₹40,000):** take 100% upfront. Chasing a small balance costs more than the balance is worth.
- **Standard project:** 50% deposit, 50% on delivery.

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SCRIPT 1 - ON THE DUE DATE (GENTLE REMINDER)

Subject: Invoice [#0042] due today

Hi [Name], just a friendly note that invoice [#0042] for [amount] is due today. Here's the one-tap link again: [payment link]. Thanks so much! - [Your Name]

SCRIPT 2 - 3 TO 7 DAYS OVERDUE (FRIENDLY NUDGE)

Subject: Quick nudge on invoice [#0042]

Hi [Name], hope you're well. Invoice [#0042] ([amount]) slipped past its due date of [date], it may just have been missed. Here's the link to clear it in a step: [payment link]. If it's already on its way, please ignore this. Thanks! - [Your Name]

SCRIPT 3 - 14 DAYS OVERDUE (FIRM, STILL POLITE)

Subject: Overdue: invoice [#0042] - action needed

Hi [Name], invoice [#0042] for [amount] is now 14 days overdue. Could you let me know today when it will be paid? Per our agreement a late fee of [2% per 30 days] now applies, and I'll need to pause further work until it's cleared. Pay here: [payment link]. Happy to hop on a quick call if anything is blocking it. - [Your Name]

SCRIPT 4 - 30 DAYS OVERDUE (FINAL NOTICE)

Subject: Final notice, invoice [#0042]

Hi [Name], invoice [#0042] for [amount] is now 30 days overdue despite reminders on [dates]. This is a final notice: please arrange full payment (now [amount + late fee])
by [date, ~5 days out]. If it isn't cleared by then I'll have to [pause the project /
withhold final files / refer this for collection] as set out in our agreement. I'd much rather resolve this simply, so please reply today. - [Your Name]

SCRIPT 5 - PAUSE-WORK NOTICE (USE WITH SCRIPT 3 OR 4)

Subject: Pausing work on [project] pending invoice [#0042]

Hi [Name], as invoice [#0042] remains unpaid I'm pausing work on [project] from today,
per our agreement. I'll resume the moment it's cleared, and your slot is held until [date]. No hard feelings, just keeping things aligned. Pay to resume: [payment link].

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SCRIPT 6 - THANK-YOU ON PAYMENT (BUILD THE RELATIONSHIP)

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Subject: Received, thank you!

Hi [Name], got it, thank you! Really enjoyed working on [project]. If [next logical
thing] would help, I've kept some capacity in [month]. Either way, it's been a
pleasure.  -  [Your Name]
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CHAPTER 08

Spot trouble early: the client scorecard

Not every client is worth the risk. Before you start, score them. Use the color groups as discussion prompts, not predictions of whether a client will pay.

Signal	Green (good)	Yellow (caution)	Red (walk or 100% upfront)
Deposit	Pays without fuss	Negotiates it down	Refuses any deposit
Terms in writing	Signs a simple agreement	Slow to confirm	Avoids anything written
Scope	Clear and agreed	Keeps expanding in chat	Vague and always growing
Who pays	Names the approver	"I'll have to check"	Nobody seems responsible
Payment terms	Accepts Net 7 / 14	Pushes for Net 30	"We pay on our own cycle"
Reputation	Good references	Unknown	Known to pay late

HOW TO READ THE SCORE

Mostly green: proceed on standard terms. Two or more yellows: raise the deposit and shorten the terms. Any red: either require 100% upfront or decline the work. Saying no to a likely non-payer is not lost income. It is protected time.

Declining well keeps the door open. A simple, warm line does it: *"Thanks so much for thinking of me. My schedule and terms are not the right fit for this one, but I would love to help on a future project that lines up."* No drama, no burned bridge.

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END OF FREE SAMPLE

Get the full Freelancer Cash Lock Kit

You just read the payment-terms clause, the reminder scripts and the client scorecard. The full kit walks the whole workflow, from the first call to the thank-you note.

- 18-page PDF plus an editable DOCX of every clause and script
- Deposit sizing, milestone schedule and invoice email
- The full chase cadence with six scripts
- India notes: TDS, GST and MSME late-payment rules

See what's inside

₹499 once, GST included. Instant download.
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