



# How to ask for money during a crisis

We've created new reminder templates that acknowledge the strain your customers might be under, as well as your need to be paid.

[debtordaddy.com](https://debtordaddy.com)



# Keeping calm and collected

Asking for money has never been easy. And recently, it just got a lot harder. So, how do you ask someone who has no money to pay your invoice? The answer? Carefully.

It's not a time to avoid the question. It's a time to reach out and connect. That's your first job. Establish communication. Listen. Offer help.

If the thought of asking for payment at this time puts you into a cold sweat we're here to help.

## **What this guide contains:**

- Key things to consider during a crisis
- Ready-to-use invoice reminder templates
- Other things you can do to ease the strain
- Recovering and returning to normal business operations

# Key considerations

During a crisis it is important to re-evaluate the way you manage your accounts receivable processes.

- Even if your cash is tight, try to take a long term view, how will your customers remember your response 6 months from now?
- In good times and bad, building rapport and connection paves the way to payment and long-term relationships.
- In your email reminders prioritise opening communication lines first, rather than only focusing on getting paid.
- Consider switching from weekly to fortnightly reminders to reduce inbox overload and stress.
- Consider switching from per-invoice reminders to “account reminders” that combine all invoices into a single reminder showing all invoices, due and overdue (this is a new Debtor Daddy feature available on request).
- Send reminders manually, instead of automatically, so you can decide who to remind on a case by case basis.
- For customers that are not responding, consider picking up the phone or sending an SMS to ‘check in’. Prioritise their welfare first, you’ll soon learn whether they’re in a position to pay their bills.

# Sample invoice reminder templates

Feel free to copy & paste or adapt the following templates to suit.

[VIEW IN GOOGLE DOCS](#)

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**SUBJECT: Re your account with us**

Dear {contact.first\_name},

We appreciate that COVID-19 is a challenging time for all of us and understand it might be difficult for you to settle your account.

If you are able to settle your account in the next day or so, we'd greatly appreciate it.

However, if that's not possible, please reply to this email or phone 99 9999 9999 ASAP so we can discuss alternative arrangements.

Your priority response in this matter will greatly assist our business continuity planning for the coming weeks.

Your account statement follows.

Kind regards,

{my.org\_name}

{account.summary}

**SUBJECT: Just checking in...**

Dear {contact.first\_name},

We appreciate that COVID-19 is a challenging and uncertain time for all of us, rest assured we're doing our utmost to provide continued support to our staff and customers.

If you're unable to settle your account at this time, please reply to this email as soon as possible, so we can discuss alternative arrangements.

Your attention to this matter will greatly assist our team to plan and cope in the coming weeks.

Thank you.

{my.org\_name}

{account.summary}

# Other things you can do to ease the strain

## Focus on larger accounts

Larger businesses are often better equipped to deal with a crisis and may be able to expedite payment of your account. You might as well ask!

## Send fewer reminders

Your customers will already be stressed, sending more email reminders might add to their burden. Consider sending statement reminders or picking up the phone.

## Pick up the phone (or SMS)

A friendly call just to 'check in' is a great way to understand how your customers are feeling. Our team is on-hand to help you make these calls if you need.

## Pause for a while

Depending on your situation, you might decide that ceasing reminders and calls for a few weeks is the best way to support your customers during this time.

## Try an AR Specialist

If your short-staffed or overwhelmed, our AR Specialists are available on-demand to assist with calls, re-sending invoices, answering queries and more.

## Talk to us

The Debtor Daddy team are here to help. We're armed with strategies, scripts and even specialists to make those calls on your behalf.

[CHAT NOW](#)

[EMAIL US](#)



**Lora Sewell**  
Debtor Daddy AR Specialist

# What's next: Recovering and returning to normal business operations

Cash flow management needs to be an integral element of a company's overall action planning in the following terms after a crisis.

At **Debtor Daddy** we work with thousands of businesses, helping them systemise and automate away the pain of managing AR, so their cash flow management runs like clockwork – every month. Our purpose-built AR Software and dedicated AR Specialists will help you keep AR solved, for good.

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FREE 14-DAY TRIAL

