Invoice & Payment Tracker

SAMPLE PROJECT · Fictional business and clients. All names, emails, invoice numbers and amounts are made up.

Prepared by Hud Jamalul, Virtual Assistant · hud-jamalul.vercel.app

Business	Brightline Consulting (fictional)
Report date	18 Nov 2026
Default payment terms (days)	14
Remind before due (days)	3

What it does	Keeps every invoice in one place, shows what is paid, due soon and overdue, and tells the VA which follow-up email to send next.
Daily routine	1) Add new invoices in the Invoices tab (blue cells). 2) Enter the paid date when money arrives. 3) Check the 'Next action' column and send the matching email from the Follow-up Emails tab. 4) Log the date sent.
Status rules	Paid = a paid date is entered. Overdue = past the due date and unpaid. Due soon = due within the reminder window. Open = not yet due.
Follow-up rules	Due soon: friendly reminder. 1–13 days overdue: polite follow-up. 14–29 days: firm follow-up with a payment date request. 30+ days: escalate to the owner before any final notice.
Report date	Set the report date above to today (or type =TODAY()) so the statuses and days overdue update.
Colour key	Blue text = typed in. Grey cells = calculated, do not edit. Yellow = settings.
Human check	The tracker suggests the next step; a person always reads the invoice and the client history before sending anything.

Cash Flow Summary

As of 18 Nov 2026 · Brightline Consulting (fictional sample)

Status	Amount (USD)	Invoices
Overdue	$4,400.00	4
Due soon	$500.00	1
Open	$1,500.00	1
Paid	$3,300.00	2

Total still to collect	**$6,400.00**
Share of unpaid that is overdue	69%
Oldest overdue (days)	50

To do today

Send friendly reminder	1
Send polite follow-up	1
Send firm follow-up	2
Escalate to owner	1

Invoice #	Client	Contact email	Description	Issue date	Terms (days)	Due date	Amount (USD)	Paid date	Status	Days overdue	Next action	Last follow-up sent	Notes
INV-1041	Harbourview Events	accounts@harbourview.example	Keynote speaking – Leaders Summit	6 Oct 2026	14	20 Oct 2026	$2,400.00	18 Oct 2026	Paid		None – send thank-you		Paid by bank transfer
INV-1042	Northfield High School	office@northfield.example	Prizegiving guest speaker	10 Oct 2026	14	24 Oct 2026	$650.00		Overdue	25	Send firm follow-up	4 Nov 2026	PO number requested 4 Nov
INV-1043	Kauri Wealth Collective	finance@kauriwealth.example	Money habits workshop (2 hrs)	20 Oct 2026	14	3 Nov 2026	$1,200.00		Overdue	15	Send firm follow-up	10 Nov 2026	
INV-1044	Coastline Credit Union	ap@coastlinecu.example	Member webinar series (3 sessions)	27 Oct 2026	21	17 Nov 2026	$1,800.00		Overdue	1	Send polite follow-up		Net 21 agreed in contract
INV-1045	Tidewater Council	payables@tidewater.example	Community financial literacy talk	3 Nov 2026	14	17 Nov 2026	$900.00	14 Nov 2026	Paid		None – send thank-you		
INV-1046	Summit Youth Trust	hello@summityouth.example	Youth leadership panel	6 Nov 2026	14	20 Nov 2026	$500.00		Due soon		Send friendly reminder		
INV-1047	Harbourview Events	accounts@harbourview.example	Workshop – Spring Expo	10 Nov 2026	14	24 Nov 2026	$1,500.00		Open		None yet		Repeat client
INV-1048	Greenleaf Accounting	admin@greenleaf.example	Staff training session	15 Sep 2026	14	29 Sep 2026	$750.00		Overdue	50	Escalate to owner	28 Oct 2026	Escalate to owner if no reply

Follow-up Email Templates

Replace the bracketed details from the Invoices tab before sending. Always check the client history first.

Friendly reminder (due soon)	Subject: Friendly reminder: invoice [Invoice #] due [Due date] Hi [Name], I hope you're well. Just a friendly reminder that invoice [Invoice #] for [Amount] is due on [Due date]. I've attached a copy for easy reference. If it's already on its way, thank you, and please ignore this message. Kind regards, [Your name]
Polite follow-up (1–13 days overdue)	Subject: Invoice [Invoice #] – payment follow-up Hi [Name], I'm following up on invoice [Invoice #] for [Amount], which was due on [Due date]. Could you please let me know when we can expect payment? If the invoice needs to go to someone else, or anything is missing (such as a PO number), just let me know and I'll sort it out right away. Thank you, [Your name]

Firm follow-up (14–29 days overdue)	Subject: Overdue: invoice [Invoice #] – [Days overdue] days past due Hi [Name], Invoice [Invoice #] for [Amount] is now [Days overdue] days overdue, and we haven't yet received payment or a reply to our earlier reminder. Could you please confirm a payment date by [date, 3 working days from today]? I've attached the invoice again and I'm happy to help with anything you need to process it. Kind regards, [Your name]
Escalate (30+ days overdue)	Internal note to the owner: [Client] – invoice [Invoice #] for [Amount] is [Days overdue] days overdue. Reminders sent: [dates]. Replies received: [summary]. Suggested next step: a phone call from you, or a final notice that mentions late fees only if the contract allows them. Please let me know which you prefer before I send anything.
Thank-you (paid)	Subject: Payment received – thank you Hi [Name], Thank you for your payment of [Amount] for invoice [Invoice #]. It's been received and recorded. We appreciate working with you and look forward to the next one. Kind regards, [Your name]