PLANVORA • INVOICE COLLECTION SYSTEM

Know what is owed, what is late, who needs a follow-up, and where to focus first.

COLLECTION HEALTH

Total Invoiced	Total Collected	Outstanding	Overdue	Collection Rate
$3,150.00	$875.00	$2,275.00	$325.00	27.8%

Invoices Open	Due Soon	Overdue Invoices	High-Priority Invoices	7-Day Collection Target
2	1	1	1	$1,500.00

WHAT NEEDS ATTENTION

Priority	Invoice	Client	Balance	Days Overdue	Status	Recommended Action
Medium	INV-2026-001	GlowLab	$325.00	5	Overdue	Send overdue reminder
High	INV-2026-002	NovaTech	$1,200.00	0	Due Soon	Send pre-due reminder
Low	INV-2026-004	FitForm	$300.00	0	Open	No action yet
Low	INV-2026-005	HomeKind	$450.00	0	Open	No action yet

COLLECTION PRINCIPLE

Prioritize by cash impact and urgency — not simply by invoice age.

A $5,000 overdue invoice deserves attention before five $100 invoices, even if the smaller invoices are older.

PLANVORA • START HERE

A simple workflow to move money from 'owed' to 'collected'.

QUICK START

1	**Set your rules**	Open SETTINGS. Set your review date, reminder timing, escalation timing, and high-value threshold.
2	**Add invoices**	Use INVOICE TRACKER. Enter every invoice, due date, amount, and client.
3	**Log payments**	Use PAYMENTS LOG whenever money arrives. Partial payments are supported.
4	**Open the dashboard**	See outstanding balance, overdue money, collection rate, and collection queue.
5	**Work the queue**	Start with high-value and overdue invoices. Use the recommended next action.
6	**Send the right message**	Use REMINDER SCRIPTS for due-soon, overdue, escalation, and final follow-up.
7	**Review client risk**	Use CLIENT RISK to spot repeated late payment behavior.
8	**Run weekly**	Use WEEKLY REVIEW to record collections, blockers, and next actions.

THE CORE IDEA

Getting paid is a process, not a single event.

Track the invoice, record the payment, know the balance, follow up at the right time, and escalate deliberately.

PLANVORA • SETTINGS

Control the rules used by the collection dashboard and reminder workflow.

COLLECTION RULES

Today / Review Date	08-Sep-2026	*Change this date when you want to run a fresh collection review.*
Reminder Before Due (Days)	3	*Days before due date to start a reminder.*
Escalation After Due (Days)	7	*Days overdue before escalation.*
High Risk After Due (Days)	30	*Days overdue that trigger high collection risk.*
High Value Threshold	$1,000.00	*Invoice balance above this amount is treated as high value.*
Target Collection Rate	90.0%	*Planning target for collected invoice value.*
Currency	USD	*Display currency used throughout the workbook.*

RISK LOGIC

GREEN	Paid / current / low-risk invoices.
WATCH	Due soon, overdue, or requires follow-up.
HIGH	High-value or materially overdue invoice needing escalation.

PLANVORA • INVOICE TRACKER

Amount Paid is calculated from PAYMENTS LOG; balances and collection status update automatically.

INVOICES

Invoice #	Client	Client Email	Invoice Date	Due Date	Invoice Amount	Amount Paid	Balance Due	Days Overdue	Status	Priority	Notes
INV-2026-001	GlowLab	ap@glowlab.com	20-Aug-2026	03-Sep-2026	$650.00	$325.00	$325.00	5	Overdue	Medium	
INV-2026-002	NovaTech	finance@novatech.com	25-Aug-2026	10-Sep-2026	$1,200.00	$0.00	$1,200.00	0	Due Soon	High	
INV-2026-003	DailyBrew	billing@dailybrew.com	28-Aug-2026	07-Sep-2026	$550.00	$550.00	$0.00	0	Paid	Low	
INV-2026-004	FitForm	accounts@fitform.com	01-Sep-2026	15-Sep-2026	$300.00	$0.00	$300.00	0	Open	Low	
INV-2026-005	HomeKind	finance@homekind.com	02-Sep-2026	02-Oct-2026	$450.00	$0.00	$450.00	0	Open	Low	
					$0.00	$0.00	$0.00	0			
					$0.00	$0.00	$0.00	0			
					$0.00	$0.00	$0.00	0			
					$0.00	$0.00	$0.00	0			
					$0.00	$0.00	$0.00	0			
					$0.00	$0.00	$0.00	0			
					$0.00	$0.00	$0.00	0			
					$0.00	$0.00	$0.00	0			

PLANVORA • PAYMENTS LOG

Log every payment received. Partial payments automatically reduce the invoice balance.

PAYMENTS RECEIVED

Payment Date	Invoice #	Client	Amount Received	Payment Method	Reference	Recorded By	Notes
02-Sep-2026	INV-2026-003	DailyBrew	$550.00	Bank Transfer	TRX-001	Owner	Paid in full
05-Sep-2026	INV-2026-001	GlowLab	$325.00	Bank Transfer	TRX-002	Owner	Partial payment received
			$0.00				
			$0.00				
			$0.00				
			$0.00				
			$0.00				
			$0.00				
			$0.00				
			$0.00				
			$0.00				
			$0.00				
			$0.00				

PLANVORA • RECEIVABLES AGING

Know exactly how long your outstanding money has been sitting unpaid.

AGING SUMMARY

Client	Current	1–30 Days	31–60 Days	61–90 Days	90+ Days	Total Outstanding	Collection Priority
GlowLab	$0.00	$325.00	$0.00	$0.00	$0.00	$325.00	Medium
NovaTech	$1,200.00	$0.00	$0.00	$0.00	$0.00	$1,200.00	High
DailyBrew	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	Low
FitForm	$300.00	$0.00	$0.00	$0.00	$0.00	$300.00	Low
HomeKind	$450.00	$0.00	$0.00	$0.00	$0.00	$450.00	Low

PLANVORA • COLLECTION QUEUE

Your daily worklist: who to contact, why, and what to do next.

COLLECTION PRIORITIES

Invoice #	Client	Balance Due	Days Overdue	Status	Priority	Next Action	Suggested Timing	Notes
INV-2026-001	GlowLab	$325.00	5	Overdue	Medium	Send overdue reminder	Today	
INV-2026-002	NovaTech	$1,200.00	0	Due Soon	High	Send pre-due reminder	Before due date	
INV-2026-004	FitForm	$300.00	0	Open	Low	No action yet	Monitor	
INV-2026-005	HomeKind	$450.00	0	Open	Low	No action yet	Monitor	

PLANVORA • CLIENT PAYMENT RISK

Spot repeat late-payers and protect future cash before extending more terms.

CLIENT SCORECARD

Client	Invoices	Open Balance	Overdue Balance	Avg Days Overdue	Collection Rate	Risk Level	Recommended Action
GlowLab	1	$325.00	$325.00	5	50.0%	Watch	Tighten follow-up
NovaTech	1	$1,200.00	$0.00	0	0.0%	Low	Standard cadence
DailyBrew	1	$0.00	$0.00	0	100.0%	Low	Standard cadence
FitForm	1	$300.00	$0.00	0	0.0%	Low	Standard cadence
HomeKind	1	$450.00	$0.00	0	0.0%	Low	Standard cadence

PLANVORA • REMINDER SCRIPTS

Short, professional messages for each stage of the collection cycle.

COPY-READY COLLECTION MESSAGES

3 DAYS BEFORE DUE	**Payment reminder**	Subject: Upcoming payment — {Invoice #} Hi {Client}, just a quick note that invoice {Invoice #} for {Amount} is due on {Due Date}. Please let me know if you need the invoice resent. Thank you.
DUE TODAY	**Due today**	Subject: Invoice {Invoice #} due today Hi {Client}, a quick reminder that invoice {Invoice #} for {Amount} is due today. Please let me know if anything is needed from my side to complete payment.
3–7 DAYS OVERDUE	**Polite overdue**	Subject: Follow-up on invoice {Invoice #} Hi {Client}, I’m following up on invoice {Invoice #} for {Amount}, which was due on {Due Date}. Could you please confirm the expected payment date? Thank you.
8–30 DAYS OVERDUE	**Firm follow-up**	Subject: Payment status — invoice {Invoice #} Hi {Client}, I wanted to follow up again regarding invoice {Invoice #}, currently showing an outstanding balance of {Balance}. Please confirm when payment is scheduled.
30+ DAYS OVERDUE	**Escalation**	Subject: Action required — invoice {Invoice #} Hi {Client}, invoice {Invoice #} remains outstanding with a balance of {Balance}. Please confirm the payment date or let us know if there is an issue preventing payment so we can resolve it promptly.
FINAL FOLLOW-UP	**Final notice**	Subject: Final payment follow-up — invoice {Invoice #} Hi {Client}, this is our final follow-up regarding the outstanding balance of {Balance} on invoice {Invoice #}. Please confirm payment status or contact us today if there is an issue we need to address.

PLANVORA • PAYMENT TERMS

A practical library for choosing terms that reduce collection friction.

TERM OPTIONS

Term	Best For	Collection Note
Due on Receipt	Short projects, deposits, digital services	Fastest collection cycle; use when the relationship and service model support it.
Net 7	Small recurring work	Short enough to reduce exposure while giving the client a simple payment window.
Net 15	Professional services	Useful middle ground for established clients.
Net 30	Larger organizations	Common but creates more cash-flow exposure; use clear reminders.
50% Deposit + 50% Final	Projects / production work	Reduces the amount of cash you finance for the client.
Milestone Billing	Longer projects	Breaks one large receivable into smaller collection events.

NEGOTIATION PRINCIPLE

Better terms reduce the amount of time you finance your client's business.

PLANVORA • CASH IMPACT

See how overdue receivables can affect your available cash and the next payment cycle.

COLLECTION SNAPSHOT

Total Invoiced	$3,150.00
Total Collected	$875.00
Outstanding	$2,275.00
Overdue Outstanding	$325.00
Collection Rate	27.8%
High-Value Overdue	$0.00

7-DAY COLLECTION TARGET

Target cash to collect in next	$1,500.00
Action	Work the collection queue today

PLANVORA • WEEKLY COLLECTION REVIEW

Record your actual weekly collections, outstanding balance, overdue balance, biggest risk, and next focus.

WEEKLY REVIEW LOG

Week	Collected	Outstanding	Overdue	Biggest Collection Risk	Action Taken	Next Focus
Week 1						
Week 2						
Week 3						
Week 4						
Week 5						
Week 6						
Week 7						
Week 8						
Week 9						
Week 10						
Week 11						
Week 12						
Week 13						