

Debt Collection Escalation Checklist

The rung-by-rung checklist that moves one debt from a written ask to an enforced judgment without wasting effort

Work down this list one rung at a time, and stop the moment the money lands. It pairs with the Debt Collection Log. Full guide: clearlegaltips.com/how-to-collect-money-owed/

BEFORE YOU START

- ☐ The amount matches your records to the dollar, with nothing padded
- ☐ You can name the basis: an invoice, a signed contract, a note, or a written agreement
- ☐ The debt is inside your state's statute of limitations (California: 4 years written, 2 years oral)
- ☐ You are collecting your own debt, which keeps you outside the federal debt-collector rules

RUNG 1-2: ASK, THEN DEMAND

- ☐ You asked for payment in writing (in California this is a required step before filing)
- ☐ You sent a formal demand letter with the amount, the basis, and a firm calendar pay-by date
- ☐ The demand went out a way that proves delivery: USPS Certified Mail (\$5.55 plus postage)
- ☐ A copy was emailed the same day and every receipt is saved

RUNG 3-4: FINAL DEMAND & MEDIATION

- ☐ A firmer final demand went out stating that a court filing comes next
- ☐ You checked whether your small claims court offers free or low-cost mediation
- ☐ Any mediated payment agreement is in writing and dated

RUNG 5: SMALL CLAIMS

- ☐ The debt is within your state's small claims cap (e.g., CA \$12,500, TX \$20,000, NY to \$10,000, FL \$8,000)
- ☐ You have your court's filing steps and fee, and your demand letters ready as evidence

RUNG 6: ENFORCE THE JUDGMENT

- ☐ You know the court does not collect for you, and the 30-day wait after the judgment
- ☐ You have noted the debtor's pay, bank, or property to collect against

INSTRUCTIONS FOR USE

This checklist is general information, not legal advice. The order is the point: ask, demand, escalate, file, then enforce, and stop as soon as you are paid. A judgment is permission to collect, not the collection itself, so a debtor with no job, account, or property may be hard to collect from even after a win. Mind the statute of limitations at every step. The full guide, the verified state limits, and official sources are at clearlegaltips.com/how-to-collect-money-owed/