

Demand for Payment

A fillable, civil demand letter for money owed, with an itemized amount, a firm pay-by date, a delivery record, and a sample of state small claims limits

Use this letter when someone owes you a specific amount and the informal reminders have run dry: an unpaid invoice, a personal loan, a service paid for and never delivered, a deposit taken. Fill in the debt and its basis, the exact amount, and a firm calendar date to pay by. Keep the tone factual, deliver it by a method that leaves proof, and save a copy. Full walkthrough, the escalation ladder, state small claims limits, and official sources:
clearlegaltips.com/demand-letter-for-payment/

DEMAND FOR PAYMENT

1. Parties & Date

Date of this letter: _____

To (recipient legal name; the business entity if it is a business): _____

Recipient mailing address: _____

From (your name, business name, address, phone, email): _____

2. The Debt (what is owed and why)

What the money is for (services delivered / personal loan / deposit / other): _____

The basis of the debt (invoice number, signed contract, promissory note, or written agreement): _____

Original due date the amount was payable: _____

3. Amount Demanded

Principal amount past due (\$): _____

Interest or late fees, only if written into your contract (\$): _____

Total amount now demanded (\$, itemized): _____

4. Deadline

Please pay by (specific calendar date, not a day count): _____

5. How To Pay

Accepted payment methods and where to send payment (online, check to address, other): _____

6. Consequence Statement

State one calm line naming the next step, for example: If payment is not received by the date above, I intend to pursue this claim in small claims court, where I may also seek allowable court costs. Keep it a statement of your next step, not a threat, and confirm the amount is within your state's small claims limit before you name that court.

Your consequence sentence: _____

7. Enclosures (check what you attach)

- ☐ Copy of the invoice or bill
- ☐ Copy of the contract, agreement, or promissory note
- ☐ Copies of prior reminders or messages

8. Signature

Signature of sender, printed name, and

date: _____

9. Delivery Record (check the method used)

- ☐ USPS Certified Mail with a dated delivery record (proof of sending and delivery)
- ☐ Emailed to the recipient the same day
- ☐ Hand-delivered on the date noted above

SMALL CLAIMS LIMITS: SAMPLE STATES (VERIFIED JULY 2026)

State	Limit
California	\$12,500 individuals; \$6,250 businesses
Texas	\$20,000 including attorney's fees
New York	\$10,000 NYC; \$5,000 Nassau/Suffolk & city courts; \$3,000 town & village
Florida	\$8,000 excluding costs, interest & fees

INSTRUCTIONS FOR USE

This form is general information, not legal advice. A demand letter carries no legal force on its own; its value is the fair, dated chance it gives the other side and the record it leaves for a court. Demand the amount you are actually owed, name a firm calendar date, and deliver it a way that proves it arrived, then keep a copy. Watch your statute of limitations: every state caps how long you have to sue on a debt, and once it passes the court will not hear the case. If the letter is ignored, the usual next steps are a firmer final demand and then a small claims filing within your state's limit. Full guide and official sources: clearlegaltips.com/demand-letter-for-payment/