

Late-Payment Demand Checklist

From confirming you can charge interest to filing in small claims if it's ignored

Run this checklist alongside the free late payment interest calculator at clearlegaltips.com/late-payment-interest-calculator/. It pairs with the Late Payment Interest Worksheet.

BEFORE YOU CHARGE INTEREST

- ☐ You confirmed a contract or invoice set a late-payment rate (or your state supplies one)
- ☐ You have the original due date and the current balance in front of you
- ☐ You ran the amount, rate, and due date through the calculator

IN THE DEMAND LETTER

- ☐ You stated the total owed as one figure, broken into principal and interest
- ☐ You wrote a firm pay-by calendar date, not a vague number of days
- ☐ You kept the tone factual and attached the invoice and the contract clause
- ☐ You saved a dated copy of the letter for your records

IF THE DEADLINE PASSES

- ☐ You checked your state's small claims dollar limit and filing fee
- ☐ You confirmed you asked for payment first, which many courts require
- ☐ You checked the statute of limitations so your deadline to sue has not passed
- ☐ You gathered the contract, invoices, and letter as evidence before filing

INSTRUCTIONS FOR USE

This checklist is general information, not legal advice. Interest rules, small claims limits, and filing deadlines vary by state and change over time; confirm them against the statute before you rely on them. Full guide, the calculator, and official sources: clearlegaltips.com/late-payment-interest-calculator/