The Weekly AR Health Check

A 15–20 minute system to catch unpaid invoices before they become a cash flow problem.

Most service businesses don't have a sales problem. They have a collections problem. You close the job, send the invoice, and then...crickets. Thirty days pass. Sixty. You don't want to be the bad guy chasing a client for money, so you wait. Meanwhile, payroll's due.

That's not a cash flow crisis. That's a missing system. This is the same weekly review I ran for over 30 years managing collections teams and AR, scaled down to one person, one spreadsheet, and about 15–20 minutes a week. Run it every week, same day, same order, and overdue invoices stop slipping through the cracks.

Total weekly time: 15–20 minutes | **What you need:** your invoice list or AR tracker (spreadsheet is fine) | **Best day to run it:** same day every week

The Weekly Process

1	**Pull your AR aging report (or open your tracker)** Every unpaid invoice, sorted by how long it's been outstanding. If you don't have one, a spreadsheet with invoice date, amount, and due date works.	**3 min**
2	**Sort everything by days outstanding, oldest first** This is your real risk list. The longer an invoice sits, the less likely you ever collect it in full.	**2 min**
3	**Flag anything 30+ days past due** Use the flag system below. This is the list you act on this week — not the whole AR report.	**3 min**
4	**Confirm there's no hidden dispute** Before you chase payment, check: did they receive the invoice? Is the amount or scope in question? Chasing a disputed invoice wastes a call and damages the relationship.	**3 min**
5	**Send the right follow-up for each bucket** Match the action to the flag (see table below) — a reminder email reads very differently than a phone call, and sending the wrong one too early or too late costs you money or goodwill.	**5 min**
6	**Log who you contacted, how, and when** One line per account: date, method, response. This is what turns "I think I followed up" into a real collections system.	**2 min**
7	**Name your single biggest risk this week** One sentence: which account, how much, and what happens if it doesn't get paid in the next 2 weeks. This is what keeps cash flow surprises from blindsiding you.	**2 min**

How to Flag Overdue Accounts

Don’t treat every overdue invoice the same. Match the action to how late it is.

Days Past Due	Flag	Action This Week
0–30 days	Watch	No action needed yet — just confirm it’s on the list.
31–60 days	Yellow	Friendly written reminder. Reference the invoice number and due date directly.
61–90 days	Orange	Phone call, not just email. Get a specific payment date in writing afterward.
90+ days	Red	Escalate: direct call from the owner, written payment plan, or a clear decision point on next steps.

“Cash flow problems aren’t a sales problem — they’re a systems problem.”

Want this running on autopilot?

I build the trackers, dashboards, and done-for-you systems that take this checklist off your plate entirely, from $47 templates to a full Cash Flow Review. See what fits at **cashflowsystems.co**.