
THE CASH MACHINE · KIT

The Cash-Flow Recovery Kit

The scripts, terms, and 90-day triage plan that turn a cash crunch and a pile of unpaid invoices into money in the account this month.

4 days

TO BEAT FRIDAY'S PAYROLL

The Main Street **Operator**

\$97

C2

HOW TO USE THIS

This is a kit you run this week, not a report you read: the scripts, the spreadsheet, and the templates that turn a Friday cash gap into money in the account.

- **If payroll is in four days, start tonight.** Fill the A/R aging sheet (`ar-aging.xlsx`) and make three collection calls before you open anything else.
- **Then work the assets.** Use the collection-call scripts and the dunning email sequence to bring in what you are owed, and the payment-plan agreement and the terms templates to stop the next crunch.
- **The scored, always-on version is free.** This teaches the moves and hands you the templates; it does not score you or watch your receivables. The free Keystone diagnostic does that in four minutes at app.trykeystone.io.

THE SHORT VERSION

\$9,200 in the account, \$31,000 of payroll due Friday, and \$66,500 you already earned stuck in other people's banks. Three phone calls can move that gap before Friday, and the exact words are inside.

It is Friday's payroll that wakes you at 2 a.m., not the profit-and-loss statement. There is \$9,200 in the operating account this Monday, payroll of \$31,000 runs in four days, and \$66,500 in invoices you have already earned is sitting in other people's bank accounts.

The work got done. The money just did not follow it home.

Here is the part that decides what you do next.

A business with steady demand and a cash crunch has a terms problem, not a sales problem.

You do not need more jobs this week. You need to collect what you are owed and slow what you owe, and both are moves you can make before Friday, with a phone and this kit.

That is the weight this kit lifts: cash-flow panic and a pile of unpaid invoices. It does not lift it with a pep talk.

It lifts it with the exact scripts you read into the phone, the emails you send on a schedule, the terms that stop the next crunch, and a 90-day triage plan that closes the gap this week and keeps it closed.

The same discipline pays a second time at sale: a buyer pays more for a business that collects on time than for one with the same revenue stuck in receivables.

6

filled tools, one folder

5

collection scripts, polite to firm

4

days to close the Friday gap

What is in the kit

Six tools, each real and filled with the same worked example so you see what "done" looks like before you touch your own numbers.

The example runs throughout: Copperline Mechanical, an \$850,000 HVAC and plumbing shop, \$66,500 out in unpaid invoices, with payroll due Friday.

- **ar-aging.xlsx** is the live spreadsheet that shows you exactly what you are owed and how old it is, with days-sales-outstanding computed for you.
- **cash-flow-triage.md** is the 90-day playbook: close the gap this week, stabilize in 30 days, fix the terms in 90.
- **collection-call-scripts.md** is the five-rung call ladder, verbatim, from the day-0 courtesy call to the final pre-collections call.
- **dunning-email-sequence.md** is five escalating emails on a fixed schedule that collect while you are on a roof.
- **payment-terms-templates.md** is the deposit, progress-billing, due-on-receipt, early-pay, and late-fee language that keeps the next batch of invoices from ever aging.
- **customer-payment-plan-agreement.md** is the signed plan for the customer who cannot pay in one check, with a filled example.

They connect in an order: the aging sheet tells you where the money is, the triage plan tells you which lever to pull first, the calls and emails bring in the money you already earned, and the terms and the payment plan stop the crunch from coming back.

If payroll is in four days, do only this

Skip the reading and make three phone calls. When the account is short and Friday is four days out, the fastest cash is a 90-second call to each of your three biggest past-due customers, asking for a specific dollar amount by a specific day.

Three calls put five figures in motion before you have opened a spreadsheet: in the worked example, they bring in about \$19,900. The exact words are on the first page of **collection-call-**

scripts.md .

The triage plan in `cash-flow-triage.md` already sequences this collect-first, so this is the acute version of it.

The aging sheet comes second, not first. The calls buy you this Friday; the sheet, filled right after, tells you who to call next and stops the crunch from recurring.

If you do only one thing tonight, do the three calls.

DO THIS FIRST

Pick your three biggest past-due invoices from memory or a 30-second look at your accounting software, and call all three now. Ask each for a specific dollar amount by a specific day, and write down what they commit to. Then, and only then, open **ar-aging.xlsx** and fill in the rest.

Start here: see the money you are owed

You cannot collect a number you have not looked at, so the first move is to open `ar-aging.xlsx` and type in every open invoice.

Enter each customer, the amount, and the days outstanding, and the sheet sorts them into 0-30, 31-60, 61-90, and 90-plus day buckets, then computes your total receivables and your DSO. The copper cells are where you type; the white cells calculate.

In the worked example, the sheet lays the crunch bare: \$66,500 in total receivables, a DSO of about 29 days, and \$22,800, fully 34 percent of the money, sitting past 60 days. That last number is the emergency.

\$66,500

total receivables owed

\$22,800

past 60 days, the
emergency

\$18,200

past 90 days, work it
first

\$15,600

0 to 30 days, fastest
cash

Money past 60 days is earned, it is yours, and you cannot spend it, and every invoice over 60 days is flagged CHASE so you know where the phone hour goes.

The buckets turn a vague dread into a work list. The \$18,200 past 90 days is the least likely to arrive on its own and the most urgent to work today.

The \$15,600 in the 0-30 column is your fastest cash: a friendly call to a fresh invoice pulls it in without a fight.

DO THIS TONIGHT

Open **ar-aging.xlsx** and enter every unpaid invoice: customer, amount, days outstanding. It takes about 20 minutes and you can copy it straight off your QuickBooks A/R Aging report. Read the total, read the DSO, and circle everything flagged CHASE. You now know exactly how much you are owed and which five calls to make first.

This week: run the triage, close the gap

With the aging sheet filled, open `cash-flow-triage.md` and run pass one. The plan is built for exactly your Monday: \$9,200 in the account, \$31,000 due Friday, \$21,800 to find in four days.

It closes that gap without a loan, because the money almost always already exists in your receivables and in the timing of your payables.

The order of moves is the whole game, so you pull the cheapest, least damaging lever first. You collect money already earned before you slow a payable, you slow a payable before you cut your own draw, and you touch a line of credit only after all three.

In the worked example, the first three levers more than cover the \$21,800 gap, with no loan and no line of credit touched:

Lever, cheapest first	Raises
Three collection calls	\$19,900
One supplier moved to net-45	\$3,500
Owner draw held until payroll clears	\$2,000
Total found	\$25,400
Gap to close	\$21,800

The plan then walks the next two passes. In 30 days you build the weekly cash forecast, move the tax reserve into its own account, and turn collections into a routine so Friday stops being a cliff.

In 90 days you fix the terms so the crunch cannot recur, and you start a cash reserve toward a floor of about eight weeks of payroll.

One monthly check keeps you honest: the Working Capital Risk Test. Four questions ask whether receivables are growing faster than revenue, how long you take to get paid, what share of A/R is past 60 days, and whether payroll lands before your collections do.

When the answers drift the wrong way, you fix the terms before the bank balance tells you to.

Get on the phone: the collection ladder

Collections is not about being tougher, it is about being even and specific while the pressure rises one rung at a time.

`collection-call-scripts.md` gives you five calls on one invoice, from polite to firm, walked through the same example: chasing Meridian Dental's \$8,800 invoice from the due date to the edge of collections. You read them close to word for word and change the name and the number.

The rungs climb on a schedule. Day 0 is a 90-second courtesy call that confirms the invoice was received, which kills the "we never got it" stall before it starts.

Day 15 assumes an honest oversight and asks for a date, day 30 gets a firm commitment and offers a two-payment fallback, and day 45 names a real consequence: a hold on scheduled work and the late fee your terms allow, still calmly.

SAY THIS

"Hi, this is Marta at Copperline Mechanical about invoice 2074, \$8,800 for the rooftop unit. It is now 30 days past the net-15 due date, and I need to get this resolved. Can you commit to a date today? If the full amount is hard this week, I would rather set up two payments than let it keep aging, so tell me what is realistic. What date should I write down for the \$8,800, or for the first payment?"

The one rule under every rung is that you never hang up without a specific dollar amount and a specific date, then you send a one-line email that repeats it back. "Soon" is not a commitment; "\$8,800 by Thursday" is.

The fifth rung, the pre-collections call, is the owner's to make, and it is the point where the invoice either gets paid or leaves your hands.

Collect while you sleep: the dunning sequence

Most collection actually happens in writing, because an email reaches the person who cuts the checks and it does not depend on catching anyone at a desk.

`dunning-email-sequence.md` gives you five emails, filled with a real example (chasing Westgate Retail for \$4,600), sent on a fixed cadence: day 0, day 10, day 21, day 35, and day 50. Each one escalates the way the calls do, warm to formal, and the last one names collections as the next step.

Two mechanical rules make the emails collect. Put the dollar amount and the invoice number in the subject line, because that is what a busy accounts-payable person searches for.

And attach the invoice again every single time, so "please resend it" is never a reason to wait another week.

The power is in the schedule, not any single message. You set all five send dates the day you invoice, and if the invoice pays, you cancel the rest.

Pair the emails with a day-15 phone call from the ladder, and the paper trail plus one live voice collects far more than either does alone.

When they cannot pay in one check: the payment plan

Some accounts have aged because the customer genuinely cannot write the full check, and for those a signed plan beats a promise every time.

`customer-payment-plan-agreement.md` is the template plus a filled example: Palmer Logistics owed \$11,300 that had aged to 96 days, and the plan takes \$2,300 down at signing and three monthly payments of \$3,000. That is \$2,300 in the account today and a dated, signed schedule for the rest.

A plan does three things a phone call cannot. It gets cash in the door now, it converts a vague "soon" into automatic ACH draws on set dates, and it creates a signed record you can act on if it defaults.

The down payment at signing is the tell that the customer is serious, so you never stop the friendly calls until the signature and the first payment are both in hand.

The plan's teeth are the default clause, which makes the whole balance due the moment a payment is missed.

That clause is also the one most governed by law, so it is the one to have your attorney set for your state before you use the document. A signed agreement can create binding obligations, which is exactly why it works and exactly why counsel reviews it first.

Stop the next crunch: terms that bite

A crunch that keeps returning is a terms problem wearing a cash-flow mask. [payment-terms-templates.md](#) gives you the five clauses that move the money back to your side of the timeline, each written as a template and a filled example.

A deposit funds the job before you buy materials, progress billing pays you along a long job instead of 45 days after it, due-on-receipt with a card on file pulls two to three weeks of float out of every small job, and an early-pay discount and a late fee give customers a reason to pay fast and a cost to paying slow.

The numbers make the case. A 40 percent deposit on a \$24,000 build-out is \$9,600 in your account before you spend a dollar.

Moving your under-\$2,500 work from net-30 to due-on-receipt collects it three weeks sooner, every time.

Put these on the estimate and the signed work order, not just the invoice: a term the customer agreed to before the work started collects, while a term that first appears on the bill only argues.

These are contract terms, so they carry legal weight. The templates are plain-language starting points for general education, and enforceability, late-fee caps, and lien rights vary by state and by your contract.

Have your attorney review and set the final language, and confirm the discount and fee math with your CPA, before any of it goes on a real document.

A static kit you run by hand, a living version that watches for you

Be clear about what this is.

These are static files: scripts you read, emails you send, a spreadsheet you type into, and templates your attorney finalizes. Nothing here connects to your bank or your accounting software, and nothing updates on its own.

That is the honest boundary of a \$97 kit: it hands you every word and every number, but you still work the phone and fill the sheet by hand.

The honest tradeoff is your time and your discipline. Twenty minutes on the aging sheet and an hour on the phone is cheap when it clears a Friday payroll, and it stays cheap right up until you are running collections across a bigger book or you keep letting the calls slide.

That is the line where a manual kit has done its job and a system that watches the numbers for you earns its keep.

The always-on version is Keystone. It reads the receivables these sheets ask you to type, tracks your three scores over time, watches the aging and the cash floor for you, and tells you what changed without a Monday data-entry session.

The diagnostic is free, and it is the fastest way to see where your cash conversion stands right now.

YOUR NEXT STEP

You now have the scripts, the sheet, and the terms to clear this Friday by hand. The one read worth getting after that is your starting position: the free Keystone diagnostic gives you 18 questions, three scores (business independence, systems maturity, acquisition attractiveness), and an estimated sale price, in four minutes, at <https://app.trykeystone.io>.

Next rung, once the crunch is behind you: **The Cash Machine System (C3)** builds the full collections machine, the 13-week forecast, and the cash reserve into one running system.

Plain terms: this is general business and financial education, not accounting, tax, legal, or investment advice, and it makes no promise about your results. Your business is specific, and every dollar figure in this kit is an illustration, not a benchmark for your books. Payment terms, late fees, payment-plan agreements, and any decision to place an invoice for collection, file a lien, or sue carry legal weight that varies by state and contract. For those, and for tax set-asides and financing decisions, talk to a licensed attorney or CPA who knows your books before you act.