



YOUR *BEST OPTIONS* FOR SEEKING PAYMENT

The best protection from nonpayment is having a contract up front. Build a standardized client agreement with our step-by-step [contract creator](#).

If you do get stiffed, a good first step is to gather your evidence. Fill out our [Nonpayment Case Checklist](#). Once you've assembled the details of your case, you'll be ready to take one (or more) of the following best pathways to payment.



BEST FIRST STEP : SPEAK WITH A LAWYER

Many lawyers will review the details of your case in a free first consultation of 15-20 minutes. Use this precious time wisely by sending them your completed "Nonpayment Checklist" evidence in advance! Need help finding a lawyer? Download the [Freelancers Union app](#) to connect with a lawyer committed to helping freelancers and who understand the freelance life.



BEST BIG MOVE : SMALL CLAIMS COURT

Your local small claims court website (like New York's [here](#)) should guide you through the process of filing a statement of claim in-person or electronically. A small court fee is required, but will likely get added to the claim.

Positives:

Small court can scare a client into paying!

Negatives:

It can be difficult to collect if you win.



BEST LOW COST OPTION: A "LAST CHANCE LETTER"

If your invoices and requests for payment are being ignored, send your deadbeat client a certified letter. Reiterate the agreed-upon terms, their obligations, and the ramifications of what will happen if they do not pay! For added punch, have your lawyer co-sign.



BEST LEFT TO SOMEONE ELSE : USING A COLLECTIONS AGENCY

If you have a contract, and your client isn't disputing your claim (just disputing their ability to pay), let a collections agency get them to pay up. Just remember, all agencies do take a small fee once payment is received.



BEST WAY TO SETTLE: A MUTUAL RELEASE

Offer your client a one-time discounted payment option to clear the slate. Put it in writing, agree on a deadline, and formalize the deal with a legal agreement.