THE THREE TYPES OF DEBTORS

How to respond to each

Struggling Debtor

Customers who want to pay but are facing financial hardship.

Response Strategies

- Show empathy and listen actively
- Offer flexible payment plans
- Document agreements clearly

💡 Tip: Use validating language like "I understand this must be a tough time"

Disorganised Debtor

Customers who miss payments due to oversight or poor organisation.

Response Strategies

- Send invoices promptly
- Use friendly reminders
- Make payment easy

💡 Tip: Test your payment process across devices to ensure it's user-friendly.

Deliberate Debtor

Customers who intentionally delay or avoid payment.

Response Strategies

- Stay firm but fair
- Escalate when needed
- Use professional services

💡 Tip: Script your opening and closing statements for tough conversations.

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