FOR PARTS STORE OWNERS, MANAGERS AND COUNTER TEAMS

45-Day Collections Checklist for Parts Counters

One written rule, a calendar everyone follows, and the exact words to use at the register. Volume you don't collect isn't volume. It's a loan you never approved.

THE 45-DAY RULE

If an account is 45 or more days past due and they want a special order, the special waits until the money is in the building.

Shelf stock can still go out for cash. The relationship stays. What stops is ordering non-returnable, hard-to-restock parts for an account that hasn't paid for the last batch.

1 · Agree on how you count the days

- ☐ **Count days past the due date**, not days since the invoice. A Net 30 invoice dated June 12 is due July 12. On September 2 it's 52 days past due.
- ☐ If you'd rather age from the invoice date, fine. Pick one method, write it on the rule and use it every time.
- ☐ If your company has its own hold policy, use its number in place of 45 and 60. The discipline matters more than the exact day.

2 · Run the calendar

WHEN	MOVE	SAY THIS
Day 30	A reminder, not a threat.	*"Invoice 1844 is at 30. Card or check on the next stop?"*
Day 35–40	A human call by a named person. Not another statement they already ignore.	*"Calling about 1844. When can we pick up a check, and for how much?"*
Day 45	**Credit hold for new specials.** Shelf can still be cash. Specials wait.	*"I can keep selling you what's here if we're cash. I can't put another special in motion until 1844 is clear. I need you current so I can keep saying yes."*
Day 60	**Hard hold.** No "just this once" unless a manager puts the amount and date in writing.	*"I like working with you. I can't keep shipping on a 60-day balance. Let's pick an amount for this week and a date for the rest. Until that starts, we're cash."*

3 · Before any special order goes in

- ☐ Check the account's oldest open invoice. Is it 45+ days past due?
- ☐ If yes: no special. Use the day-45 line. Place it the day the money clears.
- ☐ If no: get a deposit or card on file (or approved terms), a real date and a named owner.
- ☐ Write the owner's name and the promise date on the order.
- ☐ Anything that went out to a 45+ account gets logged with who approved it.
- ☐ The rule holds for your biggest account too. That's the one that can hurt you most.

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4 · Handle disputes without freezing the whole balance

- [ ] Freeze only the one line in question (a core credit, a return, a price). Research it and give a date for the answer.
- [ ] The rest of the balance is still due. Don't let a $40 question hold up a $4,000 balance.
- [ ] If yelling breaks the rule, you've taught every shop in town that yelling works. Stick to the rule.

5 · The weekly check (10 minutes, same day every week)

- [ ] Pull or write down the current aging.
- [ ] Total dollars **45+** and **60+** days past due.
- [ ] A name and a next-call date next to every 45+ account.
- [ ] Were the day-30 and day-35 touches actually made?
- [ ] Holds honored or broken this week, and who broke them.
- [ ] Any open special for a 45+ account? It stays blocked.

6 · Start this week

- [ ] Export or write down your aging.
- [ ] Highlight everything 45+ and 60+ days past due.
- [ ] Put a name and a next-call date on every one.
- [ ] Make the 45+ calls this week.
- [ ] Write the special-order rule on a sticky note at the counter where everyone can see it.

7 · 45+ watch list

ACCOUNT	INVOICE	DAYS PAST DUE	BALANCE	OWNER	NEXT CALL	STATUS
Example: Harbor Fleet	INV-1766	52	$4,200	Store mgr	Thu	HOLD: no specials

Example row is invented for illustration. Status ideas: Watch · Call day 35 · HOLD: no specials · HOLD: 60+ · Dispute parked · Paid.

THE ONE SENTENCE TO REMEMBER

"I need you current so I can keep saying yes."

Want the whole system behind this checklist?

The Profitable Parts Counter is a course for running one store: collections and the 45-day rule, special-order discipline, cutting comebacks, a weekly Monday meeting, customer service at the counter, and an Excel workbook that ages your AR and flags holds for you. **The Profitable Parts Network** carries it across many stores with one district scorecard. Details at **tradesellacademy.com** · questions to **morganauto11932@gmail.com**

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