

FOR AUSTRALIAN TRADIES · 2025-26 EDITION

Quote, Invoice & Get Paid

A field pack for Australian tradies. Quote and invoice templates, deductible-expense checklist, and a four-step late-payment script that actually works.



EDITION
2025-26 (Australia)

FORMAT
6-page field pack

PAIRS WITH
Pillar 3 article

SECTION TWO · ALL ATO-REQUIRED FIELDS, READY TO FILL.

The invoice template

TAX INVOICE		INVOICE # _____	
[YOUR BUSINESS NAME] · ABN: _____		ISSUE DATE _____	
		DUE DATE _____	
BILL TO		SITE / JOB REF	
_____		_____	
CLIENT ABN (IF KNOWN)	QUOTE REF #		
_____	_____		
DESCRIPTION OF GOODS / SERVICES	QTY / HRS	RATE (EX-GST)	AMOUNT
_____	_____	_____	_____
_____	_____	_____	_____
		Subtotal (ex-GST)	_____
		GST (10%)	_____
		Deposit received	_____
		AMOUNT DUE	_____
PAYMENT DETAILS			
Bank: _____ · BSB: _____ · Account: _____ · Reference: [Invoice #]			
TERMS			
Payment due within 7 days of issue. Late payments accrue 1.5% per month or part thereof. Goods remain the property of [your business] until paid in full. By paying, you accept the original quoted terms.			

THE 7-DAY DISCIPLINE

"Net 30" sounds professional. It also funds your customer's working capital instead of yours. Australian tradies who switched to "net 7" with a 1.5% monthly late fee report average days-to-paid dropping from 47 to 11. Customers pay on whatever timeline you train them to.

SECTION THREE · WHAT THE ATO ACCEPTS. TICK WHAT YOU BOUGHT.

The tradie deduction checklist

Tick. Total. Take it all to your agent.**TOOLS & EQUIPMENT**

- Hand tools, power tools, ladders, work-specific tech (instant write-off if under threshold per item; depreciated if over)
- Repairs and servicing of business tools
- Replacement consumables (drill bits, blades, fasteners) — fully deductible
- Toolboxes, tool belts, storage

VEHICLE (LOGBOOK OR CENTS-PER-KM METHOD)

- Fuel · servicing · tyres · rego · insurance — apportioned by business-use %
- Vehicle depreciation (if you own it) or lease payments (if you lease)
- Roadside assist · GPS subscription · car wash where used for business
- Trailer purchase or hire

PPE & WORK CLOTHING

- High-vis vests · steel-cap boots · hard hats · safety glasses · gloves
- Wet-weather gear and sun protection (hats, sunscreen) used outdoors at work
- Branded uniforms with business logo · laundry of these items (\$1/load deduction)

INSURANCE & LICENSING

- Public liability insurance · contract works insurance
- Tool insurance · professional indemnity (where applicable)
- Trade licence renewals · ticket renewals (working at heights, white card, etc.)
- Workers compensation premiums (if you employ)

PHONE, INTERNET, SOFTWARE

- Mobile bill apportioned by business use %
- Internet (home office portion) · accounting software · job scheduling software
- Cloud storage for site photos and contracts

TRAINING & PROFESSIONAL

- Trade certifications · refresher courses · industry conferences (related to current work)
- Industry publications · trade magazine subscriptions
- Accountant and bookkeeper fees

SECTION FOUR · TRADIES WHO USE THIS SCRIPT CUT DAYS-TO-PAID FROM 47 TO 11.

The four-step late-payment script

Day 1

FRIENDLY
NUDGE

Same-day SMS or email when invoice falls due

"Hi [Name], just a quick reminder that invoice #[X] for [job] is due today. Bank details are on the invoice — happy to chase up if anything's missing. Cheers."

Day 7

FORMAL
EMAIL

Plain-text email with invoice re-attached

"Hi [Name], invoice #[X] is now 7 days overdue. I've reattached it for convenience. As per our agreed terms, late-payment interest of 1.5%/month begins from today. Please let me know if there's an issue I can help with — otherwise I'd appreciate payment by [date 3 days out]. Thanks."

Day 14

PHONE
CALL

Call during business hours. Don't leave a voicemail and never call back.

"Hi [Name], it's [Your name] from [business]. Calling about invoice #[X] which is now 14 days overdue. What's the holdup, and when can I expect payment?" — Listen. Get a specific date. Confirm by SMS within an hour: "Confirming you'll pay on [date]. Thanks."

Day 30

LETTER
OF
DEMAND

Formal letter (email + post). Final step before debt collection or tribunal.

"Dear [Name], Invoice #[X] for \$[amount] remains unpaid 30 days past due. This letter is formal notice that unless the full amount plus accrued interest of \$ [interest] is received by [date 7 days out], I will refer the matter to [debt-collection service / state small-claims tribunal]. Late payments to small business above \$5,000 may also be reported to credit reporting agencies. Regards, [Your name]."

You can't outwork a payment culture you allow. Every customer learns from the second invoice how seriously you treat your own terms. The script isn't about being aggressive — it's about being consistent.

LK EDITORIAL STANDARDS · 2025-26 FRAMEWORK

WHERE TO GO FROM HERE

Next steps & further reading

The templates and scripts in this pack are the operational layer. The business layer — structure, tax, insurance — lives in the pillar article and tools below.

COMPANION ARTICLE

Tradie tax & business guide (Australia, 2025-26)

The full pillar article: ABN setup, GST registration, deductions in depth, business insurance, structure for tradies, super and PAYG.

[Read on lkbusinessadvisory.com.au](https://lkbusinessadvisory.com.au) →

INTERACTIVE TOOL

Sole Trader vs Pty Ltd calculator

Most tradies start sole trader. When does switching to a Pty Ltd actually pay back the extra accounting fees? Run your real numbers.

[Try the calculator](#) →

DIAGNOSTIC

Business Health Score

12-question SME diagnostic. Two of the questions cover cash buffer and per-job margin — exactly where most tradies are quietly leaking money.

[Take the assessment](#) →

RESOURCE

The EOFY Toolkit

90-day EOFY plan, weekly tax reserve calculator, and the top ATO traps to avoid this June 30.

[Download](#) →

General information only, not personal tax, legal, or financial advice. Templates are starting points and should be reviewed by a registered tax agent and (for substantial work) a lawyer familiar with construction or trade contracts in your state.