

# EMERGENCY BRAKE SCRIPT KIT

Word-for-Word Scripts for Negotiating with Vendors and Clients During a Cash Crisis

## **QUICK START: Use This Kit When You...**

- Don't know if you can make payroll next month
- Are delaying vendor payments because cash is tight
- Need to have hard conversations about money
- Want to avoid panic or shame and stay in control
- Need templates you can use TODAY

## **What's Inside This Kit**

- Real scripts to use with vendors and clients
- Word-for-word language that works
- Step-by-step conversation guides
- When to use each approach
- How to sound calm, not desperate



**Time to First Use:** 15 minutes to pick your script and customize with your numbers

## QUICK REFERENCE: SCRIPT SELECTION GUIDE

Find your situation below, then jump to the right script:

WHEN YOU NEED TO...	USE SCRIPT	KEY MESSAGE
<b>VENDOR SCRIPTS (Section 2)</b>		
Get 30 more days to pay	V1: Need 30 Days	I have a plan. Here it is.
Reduce orders temporarily	V2: Reduce Orders	I'm being proactive, not going away.
Change payment terms	V3: Payment Plan	This helps both of us.
Apologize after missing payment	V4: Second Chance	I own this. Here's how we fix it.
<b>CLIENT SCRIPTS (Section 3)</b>		
Get paid faster	C1: Payment Faster	I completed the work. Can we accelerate?
Fix a bad quote	C2: Renegotiate Scope	I underestimated. Here are your options.
Get deposits on new work	C3: Deposit Request	This helps me serve you better.
Pause work temporarily	C4: Pause Work	I'd rather be honest than slow.
<b>EMERGENCY SCRIPTS (Section 4)</b>		
Get cash TODAY	E1: Cash Today	One amount. One date. One request.
Ask to hold a check	E2: Hold Check	It's good. It will clear.

## SECTION 1: UNDERSTANDING YOUR POSITION

### Before You Talk to Anyone

#### The Mindset Shift

This isn't failure. It's cash management.

Every business owner faces this.

The difference between those who survive and those who don't is how they handle it.

### What You Need to Know About Yourself

Before making any calls, answer these questions. Write them down.

1. **How much cash do you actually need?** (Real numbers, not panic feelings)
2. **How many days until payroll fails?**
3. **How many days until you can't pay rent/loan?**
4. **What's the minimum amount that buys you 30 days?**
5. **What's your plan to fix it?**

Your plan might include:

- Revenue picking up in 2-3 weeks
- Cutting expenses
- Bringing in a loan
- Negotiating timelines

### What Can You Offer in Return?

Vendors and clients will ask. Be ready with real options:

- Pay 50% now, 50% in 30 days?
- Pay smaller amounts each week instead of one lump sum?
- Give them the next job at higher margin?
- Commit to a long-term relationship at better terms?

### Who Do You Talk to First?

1. Start with vendors you owe the most to
2. Then clients who owe you money
3. Tell vendors BEFORE they notice (don't wait for the collection call)

#### What NOT to Do

- DON'T LIE. If you say a check is in the mail when it isn't, you've destroyed trust.
- DON'T DISAPPEAR. Silence signals you don't have a plan. Vendors panic.
- DON'T PANIC in the call. Calm owners get better outcomes.
- DON'T MAKE PROMISES YOU CAN'T KEEP. 'I'll pay in 2 weeks' when you know that's not true will backfire.
- DON'T WAIT until it's an emergency. The day you're 30 days late is too late.

## SECTION 2: SCRIPTS FOR VENDOR NEGOTIATIONS

Use these scripts when you owe vendors money and need more time to pay OR need a temporary reduction in payments.

### Script V1: "I Need 30 Days"

Use this when: You're going to be late but you have a plan to pay in full in 30 days.

#### Before the call:

- Have your numbers ready: How much you owe. When you can pay.
- Write down what's changed: New client deal? Revenue coming in?
- Know what you're asking for: Extension to Day 60? Extension to Date X?

#### THE SCRIPT:

**YOU:** "Hi [Vendor contact name], I wanted to reach out proactively. We have a cash flow timing issue and I need to talk to you about payment for [invoice # and amount]."

**THEM:** "[Usually something like 'Oh no' or 'What happened?' - let them react]"

**YOU:** "Here's what's happening. [One sentence: We had two big clients delay projects / We invested in inventory that hasn't sold yet / We had an unexpected equipment failure]. As a result, cash is tight through [date], but we're not in trouble."

#### Here's the specific situation:

- We owe you \$[amount] today.
- We can pay you \$[amount/date] instead.
- After that date, we're back to normal payment terms.
- Here's why I know this: [One real reason].

**YOU:** "I know this isn't ideal, but I wanted you to hear it from me first, not from a missed payment. You've been a great partner, and I don't want to let you down."

#### IF THEY PUSH BACK:

**THEM:** "I can't wait 30 days. We have cash flow too."

**YOU:** "I understand. Let me ask: What works for you? Can we split it? Half now, half in 2 weeks? Can we do weekly payments? I'm not trying to avoid paying you. I'm trying to find something that works for both of us."

#### IF THEY THREATEN TO STOP SUPPLYING YOU:

**THEM:** "If you don't pay, we'll put you on COD or drop you."

**YOU:** "I hear you. That would actually make things harder, not easier. What if we do this: I pay you in 2 weeks. While we wait, we stay on the same terms. If something changes and I can't deliver, then we can revisit. Does that work?"

## **Script V2: "Can We Reduce Orders Temporarily?"**

Use this when: You can't afford your normal order volume right now and need to reduce purchases.

### **Before the call:**

- Know how much lower you need to go: "We're dropping from 100 units/month to 50 for the next 90 days"
- Have timeline: When will you go back to normal orders?
- Know what you're asking: Skip some orders? Smaller orders? Different payment terms?

### **THE SCRIPT:**

**YOU:** "Hey [Vendor], I'm calling to talk about our supply agreement. We've had some business changes and I need to adjust what we're ordering for a bit."

**THEM:** "[Pause. Let them ask.]"

**YOU:** "Here's what's happening. Our customers are [ordering less / slowing down / seasonal slow period coming]. So what normally looks like 100 units a month is going to look like 50 for the next quarter. I know that affects your forecast, so I wanted to give you a heads-up instead of just canceling orders."

**THEM:** "[Usually: 'For how long?' or 'Why?']"

**YOU:** "We expect it to pick back up in [month]. I'd rather reduce temporarily than damage our relationship by not paying for orders I can't move."

### **IF THEY'RE CONCERNED ABOUT YOU SWITCHING SUPPLIERS:**

**THEM:** "Are you looking at other vendors?"

**YOU:** "No. I'm managing cash. I've got [X months] of experience with you and the quality is [specific thing]. I'm not looking to replace you. I'm managing our business through a timing issue. When we're back to normal, I want to go back to our normal relationship."

## **Script V3: "I'm Negotiating a Different Payment Plan"**

Use this when: You want to change how you pay: smaller amounts, more frequent payments, or different terms.

### **Before the call:**

- Propose something specific: "Weekly payments" or "COD for new orders, extended payment for past due"
- Show your math: How much per week? For how long?
- Make it easier for them to manage, not harder

### **THE SCRIPT:**

**YOU:** "I want to work with you to find a payment plan that works for both of us. Here's what I'm proposing:"

Instead of our current [30-day] terms, can we do [weekly / bi-weekly] payments of \$[amount]?

**Here's why this makes sense:**

- You get paid more often (frequency matters to cash flow)
- I can manage the smaller amounts per payment
- We stay current instead of falling behind

**YOU:** "Can we try this for 90 days and see if it works?"

## 📞 Script V4: "Can You Give Us a Second Chance?"

Use this when: You already missed a payment and the vendor is upset.

### ⚠️ Important

Do this BEFORE they call you. Have a real payment date ready. Have an apology ready (you missed it, own it).

#### THE SCRIPT:

**YOU:** "I owe you an apology. We missed the payment on [invoice] and I should have called you first instead of hoping it would get done. That's on me."

**THEM:** "[They'll probably vent. Let them.]"

**YOU:** "You have every right to be frustrated. Here's what happened: [Real reason, not an excuse]. And here's what we're doing to fix it:"

- Payment: I'm sending \$[amount] on [specific date]. You can verify with me before then.
- Going forward: We're moving to [weekly payments / different terms] so this doesn't happen again.

**YOU:** "I know trust is broken right now, but I want to rebuild it. You've been a good partner to us."

#### IF THEY SAY THEY'RE DROPPING YOU:

**YOU:** "I understand. What would it take to keep our relationship? [Wait for answer.] I'll do that."

[Then do it. On time. No excuses.]

## SECTION 3: SCRIPTS FOR CLIENT NEGOTIATIONS

Use these scripts when a client owes you money and you need to get paid faster OR you need to renegotiate a project scope because cash is tight.

### Script C1: "I Need Payment Faster"

Use this when: You completed work but haven't been paid yet, and you need cash now.

#### Before the call:

- Know what you delivered: Be specific about what was done
- Know what you're asking for: "Payment this Friday instead of net 30?"
- Know how you'll say it calmly

#### THE SCRIPT:

**YOU:** "I wanted to reach out about the invoice for [project name]. We completed [specific deliverables] and sent it over on [date]. The invoice is due [normal terms], but I need to ask a favor."

**THEM:** "[Pause.]"

**YOU:** "Can we accelerate payment to [date]? Here's why I'm asking: We have unexpected [cash flow timing / invoice timing]. If you could move the payment up, it would really help us out. Is that possible?"

**THEM:** "[They'll probably ask why or hesitate]"

**YOU:** "I know it's not normal, but I wanted to ask. Would [date] work, or is the original [date] the best you can do?"

#### IF THEY SAY NO:

**THEM:** "We can't accelerate payments. We have our own terms."

**YOU:** "I understand. I had to ask. Just want to confirm: We're still on track for [original date], right?"

[Note: Don't burn bridges. They might say yes next time if you need it again.]

### Script C2: "We Need to Renegotiate Project Scope"

Use this when: You took a project at a price that doesn't work anymore, and you need to adjust.

#### Before the call:

- Be honest about why: What changed? (Costs went up? Project bigger than estimated? You bid too low?)
- Have options ready: What can you cut without ruining the project?
- Have data ready: "We estimated 40 hours. It's actually running 60."
- Know what outcome you want: More money? Extended timeline? Reduced scope?

#### THE SCRIPT:

**YOU:** "I wanted to talk about [project name] because I need to be honest with you about something. When we quoted this, we underestimated the scope. I take responsibility for that."

**THEM:** "[They're probably concerned now]"

**YOU:** "Here's the situation: We estimated [X hours/cost/complexity]. It's actually running [higher number]. If we deliver at our original quote, we're losing money on it, and honestly, that's not sustainable for us."

#### I have three options and I want your input on which makes sense:

1. We renegotiate the price to \$[realistic number] to cover the actual work.
2. We reduce the scope. We deliver [A, B, C] at the original price and [D, E, F] can be a Phase 2 project.
3. We extend the timeline. We do everything at the original price, but we need more time.

**YOU:** "Which of these works best for you?"

#### IF THEY GET UPSET:

**THEM:** "You should have caught this before quoting. You agreed to \$[price]."

**YOU:** "You're right. That's on me. And I'm owning it now instead of delivering bad work or disappearing. I want to deliver great work for you, and I can't do that if the economics don't work."

## **Script C3: "I'm Asking for a Deposit on the Next Project"**

Use this when: You're cash-strapped and want clients to pay upfront or partially upfront for future work.

### **Before the call:**

- Have future work lined up: "You mentioned needing X in January"
- Propose something specific: "20% upfront, 40% on delivery, 40% on completion"
- Have a reason that's about them, not just you

### **THE SCRIPT:**

**YOU:** "I've loved working with you on [project]. We're talking about next project [next project name]. Before we start, I want to adjust our payment structure a bit."

**THEM:** "[Pause]"

**YOU:** "What I'm proposing is: 20% deposit when we kick off, 40% at [milestone], 40% at completion. Here's why:"

- It helps me allocate resources upfront without guessing if the project will happen.
- It means I can prioritize your project and deliver faster. Better for both of us.

**THEM:** "[They might ask why or hesitate]"

**YOU:** "I get that deposits aren't always normal, but it actually helps me serve you better. Does that work?"

## **Script C4: "We Need to Pause or Reduce Work"**

Use this when: You need to slow down work because you can't afford the cash outlay right now.

### **Before the call:**

- Know what you're asking: Pause entirely? Reduce hours? Extend timeline?
- Have a reason that's real
- Have a date when you can ramp back up
- Have a way to keep the client happy during the pause

### **THE SCRIPT:**

**YOU:** "I wanted to reach out about [project] because we need to adjust our timeline. We've had [cash flow timing / capacity planning / resource availability] shift, and I want to be honest with you instead of delivering slow work."

**THEM:** "[Concerned]"

**YOU:** "Here's what I'm proposing: We pause [project] from now through [date]. We'll ramp back up on [date] and deliver at [new date]. During the pause, we'll [keep you updated / keep the scope scoped / keep the design work going]."

**YOU:** "I know this affects your timeline, so I'm asking: Does this work for you, or do you need something different?"

## SECTION 4: EMERGENCY CONVERSATIONS (CRISIS MODE)

### **WARNING: Use These Scripts Rarely**

These are for when cash is running out in DAYS, not weeks.

If you're using these monthly, you have a bigger problem that needs solving.

Use once, maybe twice. Then fix the root cause.

### **Script E1: "I Need Cash Today"**

Use this when: Payroll is in 3 days and you need to ask for early payment.

#### **Before you do this:**

- Have exactly ONE number: How much do you need?
- Have exactly ONE date: When will you repay it?
- Have exactly ONE way: Check? Wire? How will they get paid back?

#### **THE SCRIPT:**

**YOU:** "I'm calling because we have a cash emergency. [Client name], we have \$[amount] that's tied up in a timing issue until [date]. We have payroll due [date], which is before we get paid."

**YOU:** "I'm asking: Can you prepay \$[specific amount] of the [upcoming / recent] invoice?"

**YOU:** "Here's how we'll handle it: You prepay by [date/method]. We deliver [what you owe] on [date]. You get a credit for the prepay, and we're even."

#### **IF THEY SAY NO:**

**YOU:** "I understand. Who else here should I talk to? Or can you point me to someone who handles urgent payment requests?"

[You're not angry. You're just asking for the next person who can help.]

### **Script E2: "Can You Hold a Check for a Few Days?"**

Use this when: You don't have cash today but will in 2-3 days.

#### **Before you do this:**

- Be honest about the date: "We'll have cash on Thursday." Not "sometime this week."
- Have a reason that's real
- Offer something in return: Interest? A discount? Better terms?

#### **THE SCRIPT:**

**YOU:** "I need to ask a favor. Can you hold a check for [2-3 days] before depositing it?"

**YOU:** "Here's why: We have a client payment coming in on [specific date], and that timing would really help us. The check is good. It will clear when you deposit it."

**THEM:** "[They might hesitate]"

**YOU:** "I know it's not normal. In exchange, [offer something: interest, discount on next invoice, priority payment]. Is there anything that would make this worth your while?"

### **Critical Warning**

Do NOT do this regularly. Once, maybe twice ever.

If you're asking this more than that, you have a trust problem.

## SECTION 5: HOW TO HANDLE REJECTION

When a vendor or client says no, here's what to do:

THEY SAY...	THEY MEAN...	YOU RESPOND...
"I can't wait 30 days."	"I don't trust you to pay."	"What CAN you do? Half now, half in 2 weeks? Weekly payments?"
"You should have managed this better."	"I'm frustrated."	"You're right. I own that. Here's what I'm doing to fix it."
"We're putting you on COD."	"We don't feel safe giving you credit anymore."	"I understand. Here's what I'm proposing to show good faith: [specific action]."
"We're looking for another vendor."	"You're not reliable right now."	"What would it take to keep me in the game? [Wait for answer.] I'll do that."



### The Key to Handling Rejection

Listen. Negotiate. Don't defend.

Owning it. Move forward. No excuses.

Rebuild trust through ACTION, not words.

Then deliver. Perfectly. On time. Every time.

## SECTION 6: AFTER THE CRISIS — PREVENTION

Once you're through this, do these things so it doesn't happen again:

### Month 1: Build Your Cash Buffer

- Do NOT go back to normal spending
- Every extra dollar goes into an "emergency cash" account
- **Goal: 2 weeks of operating expenses in the account**
- This is not optional. It's business insurance.

### Month 2: Fix the Root Cause

Why did you run out of cash?

- Revenue timing (customers paid you late)?
- Expense surprise (unexpected costs)?
- Growth (you invested too much)?
- Underpricing (you're not charging enough)?

**Fix the root cause. Not the symptom.**

### Month 3: Get Real Forecasting

- Start tracking cash flow weekly, not just monthly
- Forecast 90 days out: Will you have cash? When?
- Update the forecast every Friday
- Share it with a business advisor or mentor

### Month 4: Set Rules

Write these down. Tell your team:

*"We will never let cash get below \$[X] before talking to customers/vendors."*

*"We will never miss payroll again."*

*"We will never hide from vendors."*

## THE MINDSET BEHIND THESE SCRIPTS

### Remember This

- You're not begging. You're negotiating.
- Vendors and clients want you to succeed (they get paid more when you're stable).
- Honesty beats silence every time.
- "I don't know" is better than "I'll call you back" when you won't.
- A real plan beats panic.
- Keeping people informed keeps them on your side.

### Most Importantly

This is not a character flaw. It's cash management.

Every business owner faces this.

The ones who handle it with honesty and a real plan survive.

The ones who panic or hide don't.

You're going to be fine.

## Additional Resources from BizGrowth Academy

Once you've navigated this crisis, use these tools to make sure it doesn't happen again:

- **13-Week Cash Flow Tracker** — Get real visibility into where your cash actually is
- **Profit Per Sale Calculator** — Make sure you're charging enough to survive the next one
- **3-Account Setup Guide** — Organize your money so cash emergencies get caught early
- **Runway Scenario Planner** — Plan for different futures so you're never surprised again

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**BizGrowth Academy** | Launch Segment | Step 2: Fix the Cash Squeeze

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*This script kit is designed for first-time and early-stage business owners navigating immediate cash challenges.*

**Use it. Adapt it. Make it yours.**