

SMS & Message Tone Guidelines — Avoiding Aggressive Wording

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“ **Why this page exists:** Team members flagged that some reminder messages (e.g. "this is your final reminder") come across as aggressive or threatening to clients. This guide ensures all outbound messages reflect the Crowned Credit brand — professional, supportive, never pushy.

Golden Rules for Message Tone

1. **We are helpers, not collectors.** Clients chose us to fix their credit. Our tone should always reflect that partnership.
2. **No ultimatums.** Avoid phrases like "final reminder," "last chance," or "failure to respond will result in..."
3. **Urgency without aggression.** You can communicate time-sensitivity without sounding threatening.
4. **Empathy first.** Assume the client is busy, stressed, or overwhelmed — not ignoring you.

? Phrases to Avoid

Bad Phrasing	Why It's Bad
"This is your final reminder"	Sounds like a collections agency
"If we don't hear back..."	Implies a threat
"You need to respond immediately"	Too demanding
"We've been trying to reach you"	Guilt-tripping
"Your account will be affected"	Vague threat

? Better Alternatives

Instead Of	Say This
"This is your final reminder"	"Just checking in — wanted to make sure you saw this"
"If we don't hear back"	"Whenever you get a chance, we'd love to connect"
"You need to respond"	"We have an update for you — let us know a good time to chat"
"We've been trying to reach you"	"Hey! We have some progress to share when you're free"
"Your account will be affected"	"We want to keep things moving for you — just need a quick response"

Reminder Message Templates

Payment Reminder (Friendly)

“ Hi [Name]! Just a heads up — your next payment of \$[amount] is coming up on [date]. Let us know if you have any questions! ☐☐

Follow-Up After No Response

“ Hey [Name], hope you're doing well! We have some updates on your credit file. When's a good time to chat?

Re-engagement After Silence

“ Hi [Name]! It's been a little while — just wanted to check in and see how things are going. We're here whenever you're ready to continue. ☐

When In Doubt

Read your message out loud. If it sounds like something a debt collector would say, rewrite it. We're Crowned Credit — we crown people, not chase them.

Page created: 2026-04-17 — Triggered by team feedback in #improvement-requests

Revision #2

Created 2026-04-17 22:32:02 UTC by Admin

Updated 2026-04-28 21:06:25 UTC by Admin