



HOMEOWNER / PRINTABLE FIELD GUIDE

Contract and Payment Checklist

A print-and-review checklist for the final conversation before work begins.

The written agreement

- ☐ Exact work, location, materials, preparation and finish standard
- ☐ Start date or scheduling method and estimated completion
- ☐ Total price, taxes and allowances
- ☐ Payment schedule tied to clear milestones
- ☐ How changes are priced, approved and documented
- ☐ Permit responsibility and inspection steps
- ☐ Cleanup, protection, punch list and final walkthrough
- ☐ Written warranty terms and whom to contact afterward

Payment safeguards

Never sign a blank contract. Keep a copy of the signed agreement and every change order.

Avoid paying the full price in advance. Deposit restrictions vary by state; check local requirements.

Use a traceable payment method and retain receipts. Be cautious of demands for cash, wire transfer or gift cards.

Before final payment, compare completed work with the contract and record outstanding items in writing.

Questions to resolve

Which payment milestone could be objectively verified?

What happens if concealed damage changes the price?

Who is the point of contact after completion?



A useful payment question

“What completed milestone will we inspect before the next payment is due?” Write the answer into the agreement. Local deposit limits and cancellation rights depend on the project and location.

Keep your project file together: signed agreement, insurance information, photos, permits, change orders and receipts. • Call 1-800-HIRE-A-PRO (1-800-447-3277).

Sources and further reading

FTC: How to Avoid a Home Improvement Scam - <https://consumer.ftc.gov/articles/how-avoid-home-improvement-scam>

FTC: Avoid Scams After Weather Emergencies - <https://consumer.ftc.gov/articles/how-avoid-scams-after-weather-emergencies-and-natural-disasters>

Educational guidance for U.S. readers. Requirements, permits, licenses, consumer rights and payment rules vary by location and project. Check current local rules and your written agreement. Safer Pros is a referral and project-support platform; participating providers are independent businesses.

Additional notes and next actions
