

How to complete a Retail & Service Invoice in Florida

Calculating invoice with quantity × rate line items, tax, total, and bank-ready PDF.

What this form is for

Use this invoice when you sell goods or services to a customer and need a formal, itemized bill that calculates subtotals, applies sales tax, and produces a total amount due. Lenders review your invoices to verify revenue, assess customer creditworthiness, and confirm your business operates with documented sales processes.

Before you start

- Your business legal name, address, phone number, and Florida sales tax registration number if you collect tax
- Customer's full business or individual name, billing address, and contact information
- Unique invoice number following your sequential numbering system and the invoice date
- Detailed list of each product or service sold: description, quantity, unit price or hourly rate, and any applicable discount
- Current Florida sales tax rate for your county (most counties are 6 to 8 percent combined state and local rate) and whether each line item is taxable

Step-by-step

1. Enter your business information at the top, including your Florida sales tax certificate number if registered, and assign a unique invoice number that follows your last issued invoice in sequence.
2. Fill in the invoice date and payment due date, making sure the due date aligns with the payment terms you agreed with your customer, such as Net 30 or Due Upon Receipt.
3. Add the customer's complete billing information including business name, contact person if applicable, street address, city, state, and ZIP code.
4. Create a line item for each product or service by entering the description, quantity sold, and the rate or unit price; the form will multiply quantity times rate to calculate the line total automatically.
5. If offering discounts, apply them either as a percentage off each line or as a separate line item deduction before calculating the subtotal.
6. Review the subtotal that sums all line item amounts, then apply the correct Florida sales tax rate only to taxable goods and services; some services and wholesale transactions may be exempt under Florida law.
7. Confirm the final total due, which adds the subtotal and sales tax, then specify your accepted payment methods such as check, ACH transfer, or credit card.

8. Include payment instructions with your bank account details or mailing address, and add any late-fee policy or early-payment discount terms at the bottom.

What lenders look for

- Banks verify that invoice numbers are sequential with no gaps or duplicates, as missing numbers suggest incomplete recordkeeping or possible cash-basis irregularities that complicate underwriting.
- Underwriters cross-reference invoice totals against your bank deposits and accounting software to confirm you actually collect the revenue you bill; large unpaid balances or frequent write-offs signal cash-flow risk.
- Florida sales tax compliance is critical since lenders check that you collect, report, and remit tax correctly; misapplied rates or missing registration numbers can trigger state audits that jeopardize loan approval.