

How to complete a Retail & Service Invoice in Georgia

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 provide services to a customer and need to request payment with a clear breakdown of charges. It creates a legally compliant billing record that doubles as documentation for your accounts receivable and can be presented to lenders during credit reviews or loan applications.

Before you start

- Your business legal name, DBA if applicable, address, phone, and email
- Customer's full business or individual name, billing address, and contact information
- Unique invoice number following your sequential numbering system
- Invoice date and payment due date or terms (net 15, net 30, etc.)
- Itemized list of products sold or services rendered with descriptions, quantities, unit prices, and any applicable discounts
- Your Georgia sales tax certificate number and current state and local tax rates for the customer's location (Georgia state rate is 4% plus county and municipal rates, typically 7-9% combined)
- Accepted payment methods and your bank account or payment processor details

Step-by-step

1. Fill in your business information at the top, including all contact details and tax ID number if you are registered for Georgia sales tax collection.
2. Enter a unique invoice number that follows sequentially from your last invoice to maintain audit-trail integrity.
3. Record the invoice issue date and specify clear payment terms (due upon receipt, net 15, net 30, or a specific due date).
4. Complete the customer billing section with the exact legal name and address where you will send collection notices if needed.
5. Add line items one by one: write a clear description of each product or service, enter the quantity, list the rate or unit price, and let the form calculate the line extension by multiplying quantity times rate.
6. Apply any agreed-upon discounts or adjustments on separate lines with negative amounts if your form supports it.

7. Subtotal all line items, then calculate and add Georgia sales tax on taxable goods and services using the correct combined rate for the delivery or service location.
8. Review the final total and confirm all calculations are accurate before saving or generating the PDF.
9. Add payment instructions, including where to send checks, ACH details, or online payment links.
10. Save the completed PDF with a consistent file-naming convention like Invoice-[Number]-[CustomerName]-[Date] for your records.

What lenders look for

- Banks verify that your invoice numbering is sequential with no gaps, which proves you are not selectively reporting revenue; missing numbers raise red flags during underwriting.
- Underwriters cross-check invoices against your revenue on tax returns and bank statements, so ensure sales tax is calculated correctly and remitted to Georgia DOR on time to avoid liens that disqualify you from financing.
- Avoid handwritten changes or unexplained credits; lenders view clean, consistent invoicing as a sign of operational discipline and accurate financial reporting.