



The 2026 Academy Growth Blueprint

Eliminating Failed Tuitions & Revenue Leakage via Automated Billing

A practical playbook for martial arts school owners: audit tuition, prevent avoidable billing gaps, recover failed payments safely and build a repeatable weekly review.

Automation reduces manual work. It cannot guarantee collection, eliminate every decline or replace payer authorization. Use this guide alongside your processor rules, membership terms and local requirements.

01 / Find where revenue slips away

Start with the gap between tuition due and tuition actually collected—not a forecast or a dashboard headline.

- 01** Export your membership, invoice and payment records for the same calendar period. Keep student tuition separate from retail, event fees and other sales.
- 02** Match each tuition invoice to its member, billing cycle and payment. Separate paid, unpaid, processing, waived and refunded balances; a pending bank debit is not collected revenue.
- 03** Build an exception list: missing schedules, overdue balances, duplicate invoices, expired payment methods and discounts without an end date. Assign an owner to each exception.

YOUR DELIVERABLE

A reconciled baseline and a named owner for every unresolved balance.

02 / Make enrollment billing-ready

A signed agreement, a valid payment method and a clear billing schedule should agree before recurring tuition begins.

- 01** Document the tuition amount, currency, first payment date, recurring cadence, discounts, cancellation terms and any permitted fees in the membership agreement.
- 02** Collect payment details through a secure hosted form. Confirm the method is usable, including any bank-verification step; never store card numbers in notes or spreadsheets.
- 03** Verify the member is enrolled, the agreement is signed, and the schedule matches the agreed dates. Keep leads and trials out of active-student reporting until enrollment is complete.

YOUR DELIVERABLE

A complete enrollment record with explicit authorization and a verified schedule.

03 / Recover failures without duplicate charges

A declined card and a bank payment still processing need different next steps.

- 01** Record the failure reason and notify the payer with the invoice reference, balance and a secure payment-update link. Never request card information by email or SMS.
- 02** Use bounded retries appropriate to the failure reason and processor rules. Stop for authorization problems or terminal declines; do not retry hourly or charge an invoice already processing.
- 03** Before any retry, check the latest payment status and prior attempts. After a payment-method update, confirm whether an outstanding invoice will be attempted so the payer knows what to expect.

YOUR DELIVERABLE

A transparent recovery queue with safe retries, clear notices and no parallel payment attempts.

04 / Protect the next billing cycle

Freeze, resume, cancellation and payment recovery must not silently rewrite the member's agreed schedule.

- 01** Check freeze and resume dates, discount expiry dates and cancellation rules before changing a membership. Preview the effect on the next invoice and tell the payer about authorized changes.
- 02** Track overdue debt separately from the next scheduled cycle. A failed payment must stay visible without causing the same cycle to be invoiced repeatedly.
- 03** Keep an audit trail of who changed a schedule, what changed and why. Reconcile system dates with the agreement and use the school's local calendar when reviewing them.

YOUR DELIVERABLE

A visible next-payment schedule and an auditable history of lifecycle changes.

05 / Run a weekly revenue-control review

Automation handles routine work; a short exception review keeps people accountable.

- 01** Review unpaid invoices by age and failure reason. Give each open case a next action, responsible staff member and review date.
- 02** Check processing bank payments for settlement or returns, confirm refunds and waivers are recorded, and reconcile payment records with processor payouts and fees.
- 03** Measure collection rate as collected tuition divided by tuition due for the same invoice cohort. Track recovery separately, use consistent dates, and never treat projected tuition as cash received.

YOUR DELIVERABLE

A repeatable weekly review based on actual invoices, payments and unresolved cases.

06 / Put the blueprint into action in 30 days

Improve one controlled process at a time rather than migrating everything at once.

- 01** Week 1: reconcile one billing period, document exceptions and agree a baseline. Verify the existing member records before making changes.
- 02** Week 2: standardize enrollment agreements, secure payment collection and payment-update messages. Review consent and local fee requirements.
- 03** Week 3: test failure, processing, freeze/resume and cancellation scenarios without live charges. Week 4: roll out approved changes, review the exception queue and compare results with your baseline.

YOUR DELIVERABLE

A practical rollout with tested safeguards—not a promise that all payment failures disappear.

Your revenue-control checklist

Use this at your next team review. Mark only what you can verify from actual records.

- ☐ Every enrolled member has an authorized, visible billing schedule.
- ☐ Tuition due reconciles to invoices and actual payments.
- ☐ Processing bank payments are separate from failed payments.
- ☐ Retry rules are bounded and prevent duplicate charges.
- ☐ Payment-update links and payer notifications are ready.
- ☐ Freeze, resume and cancellation changes have an audit trail.
- ☐ Each overdue invoice has an owner and a next action.
- ☐ A weekly reconciliation and exception review is scheduled.

Next step

Choose one unresolved exception and assign an owner today. Explore Dojo Champ's billing and payment tools at dojochamp.com/features/billing-payments.

Educational guidance, not financial or legal advice. Results depend on your school's records, authorization, payment provider and operating practices.