# HOW DO I GET READY FOR A JOB LOSS OR A GOVERNMENT SHUTDOWN PAYCHECK GAP?

Start with a one-page sheet: your essential bills with due dates, who to call first, and how many days of food and supplies you hold. The CFPB suggests calling creditors before you miss a payment. This is general planning information, not financial advice.

## THE STEPS

01 Write down every essential bill with its due date and the number to call.

02 Decide which to pay first, as the CFPB suggests.

03 Count your pantry in days, and note what you would eat first.

04 Keep a small amount of cash in small bills, as Ready.gov advises, and consider an emergency savings account.

05 Call creditors before you miss a payment, not after.

## THE CHECKLIST

- ☐ Essential bills list
- ☐ Who to call first
- ☐ Pantry depth in days
- ☐ Cash in small bills

**Sources:** CFPB, Behind on bills: three steps to help you make tough choices in tight moments; Ready.gov, Financial Preparedness. Last reviewed November 17, 2026. General planning information, not medical, legal or financial advice.