WHAT DO I DO IF I MISS A PAYCHECK?

The CFPB suggests three steps: list every bill with its due date and decide which to pay first, call your creditors before you miss a payment, and track your spending for about a month. The CFPB notes creditors may forgive a late fee or shift a due date.

THE STEPS

01 List all your bills with due dates, sort them, and decide which to pay first.

02 Call creditors before you miss a payment. The CFPB says they may be willing to forgive a late fee and make short-term arrangements, and many may shift a due date.

03 Track your spending for about a month.

04 Use the pantry and supplies you have already stored, to hold down spending.

05 Keep this guidance general. For your situation, speak to a qualified counselor.

THE CHECKLIST

- ☐ Bills list with due dates
- ☐ Phone numbers for each creditor
- ☐ A pantry count in days
- ☐ A month of spending notes

How we write it into your plan. Our household plans include a one-page income sheet: essential bills, who to call first, and how many days of pantry you have.

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.