WHEN INCOME STOPS

Essential bills, who to call first and how deep your pantry is. General information, not financial advice.

ESSENTIAL BILLS

BILL	AMOUNT	DUE DATE	PHONE TO CALL	PAY FIRST?

CALL FIRST

CALL CREDITORS BEFORE YOU MISS A PAYMENT. FIRST CALL:

SECOND CALL:

THIRD CALL:

WHAT WE HAVE

DAYS OF PANTRY FOOD IN THE HOUSE

CASH ON HAND (SMALL BILLS)

EMERGENCY SAVINGS, IF ANY

The CFPB suggests three steps: list your bills and decide which to pay first, call creditors before you miss a payment, and track your spending for about a month. Creditors may forgive a late fee or shift a due date. This sheet is general information, not financial advice.

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.