The Bill Priority Checklist

A simple guide for what to pay first when money is tight

How to Use This Checklist

If you can’t pay every bill this month, use this checklist to decide what comes first. Start with the bills that protect your housing, keep your utilities on, and help you stay safe and working.

Checklist

- Gather all your bills in one place.
- Write down the amount and due date for each one.
- Mark your essential bills first: rent, mortgage, electricity, heat, water, food, transportation, and required insurance.
- Mark any bills with serious consequences, such as car payments, taxes, child support, or minimum debt payments.
- List subscriptions, non-essential spending, and extra debt payments last.
- Pay the bills that protect your home and basic needs first.
- Contact any company you cannot pay before the due date.
- Ask about payment plans, hardship programs, or deferred payments.
- Choose one small bill or debt to focus on improving next.
- Review your plan each week and adjust as needed.

Reminder

Prioritizing bills when you can’t pay everything is about protecting your essentials and making steady progress.