

Behind on bills? **Your checklist**

Do these in order. Check each box when it's done. Every program listed here is free to apply for.

Today

- ☐ **Write down every bill** on page 2: how much, when it's due, and any shutoff or late date.
- ☐ **Find the most urgent one.** A shutoff notice, an eviction paper or a car you need for work comes first.
- ☐ **Dial 2-1-1** (free, 24/7). Ask: "What help is there in my county for rent, utilities and food?"
- ☐ **Got a shutoff notice?** Call the utility before the date on the notice. Ask for a payment plan and say if anyone at home is seriously ill, elderly or has a disability.

This week

- ☐ **Apply for energy bill help (LIHEAP).** Call **1-866-674-6327** to find where to apply. Tell them about any shutoff notice: ask for crisis help.
- ☐ **Apply for SNAP (food help)** and Medicaid if you might qualify. Less spent on food means more for bills.
- ☐ **Ask about Lifeline**, a discount on one phone or internet bill if you get SNAP, Medicaid or SSI.
- ☐ **Call every company you can't pay in full**, before the due date. Use the script below.
- ☐ **Behind on rent?** Talk to your landlord in writing. If you get court papers, don't ignore them: go to court and call legal aid.

"I want to keep paying you, but I can't pay the full amount this month. What payment plan or hardship program do you have? Can you waive the late fee?"

Write down the date, the person's name and what they agreed to.

Can't pay everything? Pay in this order

1. Rent or mortgage
2. Power, heat and water
3. Food and medicine
4. Getting to work (car payment, insurance, gas, bus pass)
5. Child support
6. Everything else: credit cards, medical bills, old debts

Call the ones you skip. Most have hardship plans.

Watch out for scams

- ☐ Real help programs never charge a fee to apply.
- ☐ Never pay with gift cards, wire transfers or crypto.
- ☐ Never give your PIN or login to someone who calls you.
- ☐ Skip payday loans and car-title loans.
- ☐ Report scams: reportfraud.ftc.gov

My bills

List every bill. Circle the ones with a shutoff, late or court date. Then call them in order.

Bill	Amount	Due date	Shutoff or late date	Called?	What they agreed to

Free help lines

2-1-1

Local help with rent,
bills, food

988

Call or text if you're in
crisis

reportfraud.ftc.gov

Report a scam

1-866-674-6327

Find energy bill help
(LIHEAP)

lifelinesupport.org

Phone/internet discount

Have these ready when you apply

- ☐ Photo ID
- ☐ Proof of income for the last 30 days
- ☐ Your most recent bills and any shutoff notice
- ☐ Social Security numbers for your household
- ☐ Your lease or rent statement

More help, free

Programs and phone numbers for your state, step-by-step guides, and a free 6-question check to lower your monthly bills: **billhelpnow.com**