CREDIT DAD

Which bill comes first?

Choose by consequences before the next payday.

1 Count cash you can use

Count cash now and reliable income before the next payday.

2 Protect basic needs and income

Set aside food, medicine, housing and the costs of keeping your job.

3 Check real notices and deadlines

Review shutoff, coverage, property and court risks. Your own terms and state rules matter.

4 Call about what you cannot cover

Ask for terms you can afford. A partial payment may not stop a fee, shutoff or legal action.

Fictional shortfall

$1,090 bills - $1,050 cash

= $40 still to resolve

Until a provider agrees to a change, the gap is still there.

CFPB: Prioritizing bills. Read the article for the full example and source. No universal payment order.

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