

How Do I Make Tough Choices in Tight Months?

How do you decide which bill to pay first?

The first expense to pay is always your rent. *Shelter first is the golden rule.*
After rent, other expenses can be handled in various ways. You have options.



A simple starting point:

- Get a total picture of your monthly bills
- Identify the weeks when you have the most money due
- Plan how to pay your bills on time and avoid late fees
(*Call your creditors if you have to miss a payment. You may be able to make short-term arrangements.)
- Remember when your bills are coming up

What you need:

- All your bill statements from a single month, including any bills that you pay *online*
- Some examples of bills: utilities, rent or mortgage, phone, memberships, cable, credit cards, car payments, student loans, child support, insurance



Other expenses:

- Do not forget things like *birthday, holiday, and school* expenses, or bills that are due every few months or once a year.
- These are hidden costs and will require you to adjust your spending each month.

