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.

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