

FREE TRIAGE TOOL

What Do I Pay First?

For when there isn't enough money for every bill. Rank them by consequence, protect what matters most, and find your one next step.



From **When the Math Isn't Mathing**

FREE TO PRINT AND SHARE

MATHISNTMATHING.COM

Before You Start

If you are deciding which bill not to pay, you are not bad with money. You are doing triage. This tool helps you do it on purpose.

It takes about 10 minutes. You do not need a budget, a spreadsheet, or exact numbers. Estimates are fine. If a step feels like too much, skip to Step 8 and pick one thing.

RED

Act now. It does not always mean pay now.

ORANGE

Act this week, before it grows.

YELLOW

Important, but you can make breathing room first.

FREE TO SHARE

Print it, forward it, or hand it to someone who needs it. Please share it whole and unchanged.

NOT ADVICE

This is general educational information, not legal, financial, or tax advice. Rules vary by location. When a notice has a legal deadline, contact legal aid or a qualified professional.

If you are in danger right now

Call 911. If you are thinking about suicide or feel overwhelmed, call or text **988**. If you are unsafe at home, call **1-800-799-7233**. For food, shelter, or help with bills, call or text **211**.

What Do I Pay First?

Use this tool when there is not enough money to satisfy every obligation. The goal is to rank consequences so you can protect what matters most first.

The core idea

When the math isn't mathing, the goal is not to make every creditor happy. The goal is to prevent the worst consequences first.

The tool generally helps protect food and essential medication, housing, essential utilities, the ability to earn income, necessary transportation/childcare, insurance truly needed, and obligations involving immediate legal or secured consequences. Then it helps evaluate what remains.

Step 1—How Much Money Is Actually Available?

- Checking account
- Cash
- Savings you are willing and able to use
- Income arriving before the next decision point
- Confirmed immediately usable money/value

Do not initially count available credit, unconfirmed refunds, hoped-for loans, speculative income, points not yet verified, things that might sell, or assistance not yet received.

Step 2—Basic Needs for the Next 7–14 Days

- Food
- Essential medication/medical supplies
- Transportation needed for work/healthcare/caregiving
- Childcare necessary for work
- Essential household/personal supplies
- Other immediate basic need

If there is not enough money for basic needs, go directly to food and community resources, and emergency assistance. Do not cover a basic-needs shortage by paying an unsecured creditor first.

WORKSHEET

Step 3—Get Every Bill / Problem Out of Your Head

BILL / PROBLEM	AMOUNT NEEDED NOW	DUE DATE / DEADLINE	WHAT HAPPENS IF I DON'T ACT?

If an amount is unknown, estimate. If the deadline is unknown, write FIND OUT; identifying it becomes the next action.

Step 4—Rank the Consequence

RED Serious Consequence / Act Now

- Food or essential health needs at risk.
- Eviction / foreclosure / imminent housing loss.
- Essential electricity/water/heat shutoff.
- Ability to earn income threatened by necessary transportation, insurance, childcare or work equipment.
- Court or other formal legal deadline.

RED does not necessarily mean PAY THE FULL AMOUNT NOW. It means DEAL WITH THIS IMMEDIATELY.

ORANGE Problem Growing / Act This Week

- Rent behind but no formal eviction yet.
- Missed mortgage/car payment without immediate loss action.
- Insurance nearing cancellation.
- Food increasingly running short.

- Important medical bill needing attention.
- Account approaching serious default.
- Increasing overdrafts/fees.

YELLOW Important but Lower Immediate Consequence

- Some unsecured credit cards.
- Some unsecured personal loans.
- Some medical bills.
- Collection accounts without an immediate legal deadline.
- Subscriptions/memberships/lower-priority consumer debt.

Yellow does not mean never pay. It means the obligation may not outrank food, housing, medicine, utilities or an immediate legal deadline when cash is insufficient.

Step 5—The Five-Question Test

- 1 What happens if I do not pay this today? Be concrete: late fee, shutoff date, possible repossession, credit damage, court deadline.
- 2 Can the consequence be reversed? A fee may be reversible; a missed deadline or loss of housing may be much harder to undo.
- 3 Does paying this protect something essential—housing, food, health, utilities, transportation, income, childcare, legal rights?
- 4 Can I negotiate instead of paying the full amount—hardship plan, deferment, extension, reduced payment, waiver, due-date change, assistance?
- 5 Am I considering paying this because I am scared? If yes, identify the actual consequence before acting.

WORKSHEET

Step 6—Build the Triage List

RED—I need to act now: _____

ORANGE—I need to act this week: _____

YELLOW—This may be able to wait while I stabilize: _____

Step 7—“Act Now” Does Not Always Mean “Pay Now”

PROBLEM	POSSIBLE FIRST ACTION
Rent	Determine notice/deadline; contact assistance/legal aid; communicate with landlord.
Utility	Call hardship department; apply for assistance; ask what prevents shutoff.
Car payment	Call lender; ask about hardship; confirm repossession status.
Medical bill	Request itemized bill; apply for financial assistance; check insurance.
Court papers	Identify response deadline; contact legal aid; prepare response.

Step 8—Pick One

If overwhelmed, choose the RED item with the nearest serious deadline or greatest immediate consequence. That is the one thing. Then use the One-Inch Plan.

A simple hardship call script

SAY THIS

“I’m experiencing financial hardship and I’m trying to prevent this situation from getting worse. What options are available to me?”

- What hardship programs or payment arrangements do you offer?
- Is there a department that handles financial hardship?
- What is the minimum action I need to take to prevent the next consequence?
- What is the exact deadline?
- Can you waive any fees?

- Can you send the agreement or information to me in writing?
- Is there anyone else I should speak with if you cannot authorize that?

Nobody tells you this

- You do not have to pay bills in the order they arrive.
- You do not have to pay the creditor who calls the most.
- A minimum payment may be less important than keeping electricity connected.
- A credit score is not more important than food, shelter or essential medication.
- Applying for help before you are completely out of money may preserve more options.
- A scary notice and a final legal order are not necessarily the same thing.
- Some bills can be negotiated and some contain errors.
- Some needed money may already exist in points, refunds, credits, reimbursements, benefits or unclaimed property.
- You are allowed to use resources that exist to be used.

Before You Borrow

Before payday/title lending, cash advances, high-interest installment debt, another card, BNPL or retirement withdrawals, pause to check hardship options, assistance programs, hidden money/value, employer benefits, unclaimed property, refunds/reimbursements, community resources, food/utility assistance, library/free exchange and legal aid where relevant. The full workbook's Expensive Money chapter shows what each of these really costs.

If There Still Isn't Enough

The tool has not failed. You now know what must be protected, what needs immediate action, what may be negotiable, what can wait, and how large the remaining gap is. Look for resources that match the specific gap instead of trying to solve every problem using cash from checking.

The Rule to Remember

When there isn't enough money, do not ask "How do I pay everybody?" Ask "What do I need to protect first?" Then deal with one thing at a time.

What Do I Pay First? Triage List

Money actually available before my next income: \$ _____

BILL / PROBLEM	AMOUNT NEEDED NOW	DUE DATE / DEADLINE	WHAT HAPPENS IF I DON'T ACT?	R / O / Y

RED—I need to act now: _____

ORANGE—I need to act this week: _____

YELLOW—This may be able to wait while I stabilize: _____

The One-Inch Plan

The thing I am avoiding: _____

What I am afraid will happen: _____

I do not have to solve the whole problem today.

My smallest useful next action is: _____

This should take: ☐ 2 minutes ☐ 10 minutes ☐ 30 minutes

When I finish that action: ☐ I am allowed to stop.

When You're Ready for More

This tool helps with one hard month. The full workbook is built for month after month.

When the Math Isn't Mathing is a 189-page financial triage workbook. It picks up where this tool leaves off:

- **Word-for-word scripts** for utilities, landlords, lenders, medical bills, insurers, and credit cards.
- **Step-by-step emergency checklists** for eviction, foreclosure, repossession, shutoffs, court papers, garnishment, and losing housing.
- **Help finding money you already have**, plus the true cost of payday loans, cash-advance apps, and buy-now-pay-later.
- **Food, transportation, phone, childcare, health coverage, Medicare, and tax credits**, including what to do when you make too much to qualify.
- **Credit report fixes, bankruptcy basics, and major life changes.**
- **Every worksheet**, plus a survival budget, weekly planner, and Crisis File.

 GET THE WORKBOOK
mathisntmathing.com

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