

Tools to help when you can't pay your bills

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By Yuliya Rzad – APR 17, 2020

The pandemic has created uncertainty and anxiety in our country and around the world. This can be especially true for those who are unemployed or furloughed due to the coronavirus pandemic.

The [Your Money, Your Goals](https://cfpb.gov/consumer-tools/educator-tools/your-money-your-goals/) (cfpb.gov/consumer-tools/educator-tools/your-money-your-goals/) financial empowerment toolkit has resources to help you evaluate your current finances and make decisions about your budget.

In this blog we highlight a few tools and handouts to help you make these tough decisions.

Paying your bills

If you are having trouble making payments, contact the companies you owe money to. Discuss your situation and options. Many companies have implemented special payment flexibilities for consumers experiencing hardship at this time.

[Find specific steps to take to protect yourself or a loved one from the financial impact of the coronavirus](https://cfpb.gov/about-us/blog/protect-yourself-financially-from-impact-of-coronavirus/) (cfpb.gov/about-us/blog/protect-yourself-financially-from-impact-of-coronavirus/).

Here are a couple tools to help you manage your bills.

Prioritizing bills

When you can't pay all your bills on time, this tool can help you prioritize which bills to pay first and helps you think through the impact of your choices.

Note: For expenses like utilities, phone and internet, mortgages, or insurance, many providers offer flexibilities to customers facing financial strain, and many are offering additional assistance during the pandemic. Check with your service providers, including utilities, phone and internet providers, mortgage servicers, landlords, and insurance companies. You can dial 211 and 311 to identify resources in your community.

[Download the Prioritizing bills tools](https://files.consumerfinance.gov/f/documents/cfpb_your-money-your-goals_prioritizing-bills_tool.pdf) [📄](https://files.consumerfinance.gov/f/documents/cfpb_your-money-your-goals_prioritizing-bills_tool.pdf) (https://files.consumerfinance.gov/f/documents/cfpb_your-money-your-goals_prioritizing-bills_tool.pdf)

YOUR MONEY, YOUR GOALS TOOLKIT

The Your Money, Your Goals financial empowerment toolkit is designed for organizations that help people meet their financial goals by increasing their knowledge, skills, and resources.

[Access more than 40 tools and handouts](https://cfpb.gov/consumer-tools/educator-tools/your-money-your-goals/toolkit/) (cfpb.gov/consumer-tools/educator-tools/your-money-your-goals/toolkit/)



Watch the video at <https://www.youtube.com/watch?v=RuCePoW-BLY>

Bill calendar

This tool can help you keep track of when your bills are due and avoid late fees. For some bills, like credit cards, you may be able to adjust the bill's due date by contacting your credit card company. For others, like rent, you may be able to split a large monthly payment into two smaller payments.

[Download the Bill calendar](https://files.consumerfinance.gov/f/documents/cfpb_your-money-your-goals_bill_calendar_tool_2018-11_ADA.pdf) (https://files.consumerfinance.gov/f/documents/cfpb_your-money-your-goals_bill_calendar_tool_2018-11_ADA.pdf)

Managing your spending

Reducing your spending and expenses may be an effective way to cover daily necessities. Having a clear picture of your spending helps you identify where you can reduce or better manage your money.

Spending tracker

Get an accurate picture of your finances. In normal circumstances, this includes getting a good sense of where your money is coming from (income) and where it's going (expenses). While some of your expenses, like childcare or entertainment, may have stopped for the time being, you still need to make sure you can cover your basic necessities – food, housing, utilities, and phone.

[Download the Spending tracker](https://files.consumerfinance.gov/f/documents/cfpb_your-money-your-goals_spending_tracker_2018-11_ADA.pdf) (https://files.consumerfinance.gov/f/documents/cfpb_your-money-your-goals_spending_tracker_2018-11_ADA.pdf)

Cutting expenses

This tool may spark ideas about how to cut costs and reduce expenses, so you can cover daily necessities. Some tips are commonly known, while others may be unfamiliar to people suddenly needing assistance.

[Download the Cutting expenses tool](https://files.consumerfinance.gov/f/documents/cfpb_your-money-your-goals_cutting-expenses_tool.pdf) (https://files.consumerfinance.gov/f/documents/cfpb_your-money-your-goals_cutting-expenses_tool.pdf)

Dealing with debt

It is important to understand that debt can represent a very real barrier to achieving goals and can be hard to face. But there are tools you can use to help you take control of your debt. Even small steps toward paying down debt can make a big difference in making it feel more manageable.

Debt log

This tool can help you to keep track of the debt you owe. After you get a clear picture of your debts, you may want to use the debt action plan to decide which debts to focus on first.

[Download the Debt log tool](https://files.consumerfinance.gov/f/documents/cfpb_your-money-your-goals_debt_log_tool_2018-11_ADA.pdf) (https://files.consumerfinance.gov/f/documents/cfpb_your-money-your-goals_debt_log_tool_2018-11_ADA.pdf)

[Download the Debt action plan tool](https://files.consumerfinance.gov/f/documents/cfpb_your-money-your-goals_debt-action-plan_tool_2018-11.pdf) (https://files.consumerfinance.gov/f/documents/cfpb_your-money-your-goals_debt-action-plan_tool_2018-11.pdf)

When debt collectors call

If a debt collector calls you, use this tool to make sure you're asking the right questions. This tool will help you verify if the claim is valid, know how to dispute the claim if you do not owe the debt, and know what to do next if you do owe the debt.

Get prepared and read about your rights. This will help you avoid scammers who may pose as debt collectors to get you to pay on debts that you don't owe.

[Download the When debt collectors call tool](https://files.consumerfinance.gov/f/documents/cfpb_your-money-your-goals_debt-collectors_tool_2018-11.pdf) (https://files.consumerfinance.gov/f/documents/cfpb_your-money-your-goals_debt-collectors_tool_2018-11.pdf)

[Get more resources to dealing with debt during the coronavirus pandemic](https://www.consumerfinance.gov/about-us/blog/coronavirus-and-dealing-debt-tips-help-ease-impact/) (cfpb.gov/about-us/blog/coronavirus-and-dealing-debt-tips-help-ease-impact/)

Watch out for scammers

While you're working hard to make ends meet, scammers are working overtime to try to steal your money, your identity, or both.

You are the first line of defense when it comes to protecting your financial information from fraud or theft. The Spotting red flags and Protecting your identity handouts can help you be proactive about keeping your information safe.

[Download the Spotting red flags handout](https://files.consumerfinance.gov/f/documents/cfpb_your-money-your-goals_spotting_red_flags_handout_2018-11.pdf) (https://files.consumerfinance.gov/f/documents/cfpb_your-money-your-goals_spotting_red_flags_handout_2018-11.pdf)

[Download the Protecting your identity handout](https://files.consumerfinance.gov/f/documents/cfpb_your-money-your-goals_protecting_your_identity_handout_2018-11.pdf) (https://files.consumerfinance.gov/f/documents/cfpb_your-money-your-goals_protecting_your_identity_handout_2018-11.pdf)

[Learn more about scams related to coronavirus](#)

Checking your credit

It's important to make time after you've figured out how you will be able to pay your bills and worked out repayment options to check your credit reports. Your credit reports and scores play an important role in your future financial opportunities.

Requesting your free credit reports


This tool walks you through the steps of requesting your free credit reports. Once you have them, use the Reviewing your credit reports tool to make sure your credit information is correct.

[Download the Requesting your free credit reports tool](https://files.consumerfinance.gov/f/documents/cfpb_your-money-your-goals_request-credit-report_tool_2018-11.pdf) (https://files.consumerfinance.gov/f/documents/cfpb_your-money-your-goals_request-credit-report_tool_2018-11.pdf)

[Download the Reviewing your credit reports tool](https://files.consumerfinance.gov/f/documents/cfpb_your-money-your-goals_review-credit-report_tool.pdf) (https://files.consumerfinance.gov/f/documents/cfpb_your-money-your-goals_review-credit-report_tool.pdf)

Disputing errors

This tool can help you find incorrect information in your credit report. Errors can appear due to a mistake in the information provided about you or as the result of fraud or identity theft.

[Download the Disputing errors handout](https://files.consumerfinance.gov/f/documents/cfpb_your-money-your-goals_dispute-credit-report_handout_2018-11.pdf)  (https://files.consumerfinance.gov/f/documents/cfpb_your-money-your-goals_dispute-credit-report_handout_2018-11.pdf)

[Read more about how to protect your credit from the impacts of the coronavirus pandemic](https://cfpb.gov/about-us/blog/protecting-your-credit-during-coronavirus-pandemic/) (cfpb.gov/about-us/blog/protecting-your-credit-during-coronavirus-pandemic/)

Find more information regarding COVID-19 from CFPB

We're working to continuously update information for consumers during this rapidly evolving situation.

We will publish all COVID-19-related information and blogs to our resource page. Information should be considered accurate as of the blog publish date.

[See our COVID-19 resource page](https://cfpb.gov/coronavirus/) (cfpb.gov/coronavirus/)

FEDERAL CORONAVIRUS RESOURCES


White House Coronavirus Task Force

Information about COVID-19 from the White House Coronavirus Task Force in conjunction with CDC, HHS, and other agency stakeholders.

[Visit coronavirus.gov](https://www.coronavirus.gov/)  (<https://www.coronavirus.gov/>)

Centers for Disease Control and Prevention

The latest public health and safety information for United States consumers and the medical and health provider community on COVID-19.

[Visit the CDC COVID-19 page](https://www.cdc.gov/coronavirus/)  (<https://www.cdc.gov/coronavirus/>)

USAGov

Information on what the U.S. Government is doing in response to COVID-19.

[Visit usa.gov \(English\)](https://www.usa.gov/coronavirus)  (<https://www.usa.gov/coronavirus>)

[Visit usa.gov \(Spanish\)](https://www.usa.gov/espanol/coronavirus)  (<https://www.usa.gov/espanol/coronavirus>)

FURTHER READING

Blog

[Tips for recovering financially from Hurricane Idalia](https://cfpb.gov/about-us/blog/tips-for-recovering-financially-from-hurricane-idalia/) (cfpb.gov/about-us/blog/tips-for-recovering-financially-from-hurricane-idalia/)

SEP 01, 2023

[Recovering financially from the Hawaii wildfires](https://cfpb.gov/about-us/blog/recovering-financially-from-the-hawaii-wildfires/) (cfpb.gov/about-us/blog/recovering-financially-from-the-hawaii-wildfires/)

AUG 18, 2023

[Consejos para que se recupere financieramente del huracán Idalia](https://cfpb.gov/about-us/blog/consejos-para-que-se-recupere-financieramente-del-huracan-idalia/) (cfpb.gov/about-us/blog/consejos-para-que-se-recupere-financieramente-del-huracan-idalia/)

SEP 01, 2023

Newsroom

[Statement of CFPB Director Rohit Chopra, Member, FDIC Board of Directors, on the Final Guidance Regarding Climate-related Risks \(cfpb.gov/about-us/newsroom/statement-of-cfpb-director-rohit-chopra-member-fdic-board-of-directors-on-the-final-guidance-regarding-climate-related-risks/\)](https://cfpb.gov/about-us/newsroom/statement-of-cfpb-director-rohit-chopra-member-fdic-board-of-directors-on-the-final-guidance-regarding-climate-related-risks/)

OCT 24, 2023

[Consejos para el Consumidor: Actúe Cuando le Cancelen el Seguro de Vivienda o el Costo Suba \(cfpb.gov/about-us/newsroom/actue-cuando-le-cancelen-el-seguro-de-vivienda-o-el-costo-suba/\)](https://cfpb.gov/about-us/newsroom/actue-cuando-le-cancelen-el-seguro-de-vivienda-o-el-costo-suba/)

AUG 30, 2023

[Consumer advisory: Take action when home insurance is cancelled or costs surge \(cfpb.gov/about-us/newsroom/consumer-advisory-take-action-when-home-insurance-is-cancelled-or-costs-surge/\)](https://cfpb.gov/about-us/newsroom/consumer-advisory-take-action-when-home-insurance-is-cancelled-or-costs-surge/)

AUG 30, 2023

[View more \(cfpb.gov/activity-log/?topics=your-money-your-goals&topics=disasters-and-emergencies\)](https://cfpb.gov/activity-log/?topics=your-money-your-goals&topics=disasters-and-emergencies)



An official website of the United States government