

HARDSHIP & EXTENSION SCRIPTS



SIMPLE WORDS TO USE WHEN YOU NEED
MORE TIME, LOWER PAYMENTS,
OR POSSIBLE RELIEF



READY-TO-USE SCRIPTS

For any bill or situation.



GET MORE TIME

Ask for extensions,
due date changes,
or payment plans.



REDUCE FEES & PENALTIES

Learn how to request
waivers and avoid
extra charges.



SPEAK WITH CONFIDENCE

Clear, calm scripts
that help you get
better outcomes.

SCRIPTS FOR:

- ☒ Payment Extensions
- ☒ Hardship Programs
- ☒ Lower Payments
- ☒ Late Fee Waivers
- ☒ Due Date Changes
- ☒ Partial Payments
- ☒ Autopay & Shutoffs
- ☒ And More



THE WORDS
YOU NEED.
THE RELIEF
YOU DESERVE.



SAY IT CLEARLY



ASK WITH CONFIDENCE



GET BETTER RESULTS

CLARITY TODAY. RELIEF TOMORROW.

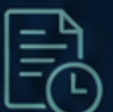
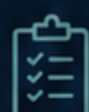
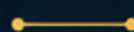
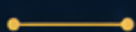
Start Here

When money is short, calling a company can feel awful.

You may worry you will sound irresponsible. You may feel embarrassed. You may not know what to say. You may be afraid they will say no. You may avoid the call completely because the whole thing feels too heavy.

This script pack exists so you do not have to figure out the words while you are already stressed. You can read these scripts exactly as written, or change them to sound more like you.

The goal is simple:
Ask what options exist before the situation gets worse.



Before You Call

Have this ready if possible:

- ☐ Account number
- ☐ Due date
- ☐ When you may be able to pay more
- ☐ Paper or notes app
- ☐ Your goal for the call
- ☐ Amount due
- ☐ How much you can pay today, if anything
- ☐ Any notice you received
- ☐ Name of the company

Your goal might be:

- ☐ Get more time
- ☐ Avoid shutoff
- ☐ Avoid a late fee
- ☐ Pause autopay
- ☐ Ask about hardship options
- ☐ Lower the payment
- ☐ Avoid cancellation
- ☐ Remove a fee
- ☐ Set up a payment plan
- ☐ Understand what happens next

You do not need a perfect explanation. You only need to ask clearly.

Main Script: When You Cannot Pay The Full Amount

Use this for almost any bill.

Main Script

Hi, I'm calling because I'm having trouble paying the full amount right now. I want to avoid falling further behind. Are there any hardship options, payment extensions, fee waivers, or lower payment arrangements available on my account?

If they ask how much you can pay

I'm still reviewing what I can safely afford. Can you tell me what options are available first?

If you already know what you can pay

I may be able to pay \$___ by ___. Would that help keep the account in good standing or prevent further action?

More Time & Hardship Scripts

Script: Asking For A Payment Extension

I'm not able to make the full payment by the current due date. Is there any way to extend the due date or set a short-term payment extension?

Ask:

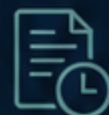
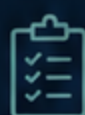
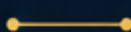
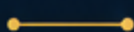
- How long can the due date be extended?
- Will this prevent late fees or further action?
- Will I receive confirmation in writing?
- Is there anything I need to do today to make the extension official?

Script: Asking For A Hardship Program

I'm going through a financial hardship and need to understand what help may be available. Does your company offer any hardship programs, reduced payment plans, temporary pauses, or special arrangements?

Ask:

- What are the requirements?
- How do I apply?
- Is there a deadline?
- Can this stop late fees, shutoff, cancellation, or further collection activity while I apply?
- Can you send the details to me by email or mail?



Fee Waiver & Lower Payment Scripts

Script: Asking For A Late Fee Waiver

I'm calling to ask whether the late fee on my account can be waived. I'm trying to catch up and reduce the amount I owe. Is there any one-time courtesy waiver or hardship waiver available?

Ask:

- Is there a supervisor or hardship department that has the ability to review fee waivers?
- If I make a payment today, would you be able to remove or reduce the fee?

Script: Asking For A Lower Payment Arrangement

The current payment amount is more than I can manage right now. Are there any lower payment arrangements, temporary reduced payments, or plans that can help me stay current while I get back on track?

Ask:

- What is the lowest payment arrangement available?
- How long would the arrangement last?
- Are there fees or extra interest?
- Will this affect my account status?
- Can you explain the terms before I agree?

Due Date & Partial Payment Scripts

Script: Asking To Move A Due Date

My due date does not line up well with when I get paid. Is it possible to move my due date to a different day of the month?

Ask:

- Will changing the due date affect this month's bill?
- Will there be a gap, extra charge, or prorated amount?
- When would the new due date start?
- Can I receive confirmation?

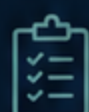
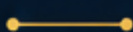
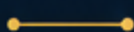
Script: Asking About Partial Payment

I cannot pay the full balance today, but I may be able to make a partial payment. If I pay \$____, what will that do for my account?

Ask:

- Will it stop late fees?
- Will it prevent shutoff, cancellation, or further action?
- Will I still need to pay the remaining amount by a certain date?
- Is there a better amount to pay to keep the account from getting worse?

Do not assume a partial payment solves the issue. Ask what it actually does.



Autopay & Timeline Scripts

Script: Asking To Pause Autopay

I need to pause or cancel autopay on my account for now. Can you help me stop the automatic payment before it processes?

Ask:

- When is the next autopay scheduled?
- Is it too late to stop it?
- Will I receive confirmation that autopay was canceled or paused?
- Are there any fees if the payment fails?

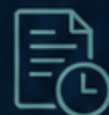
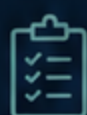
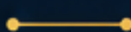
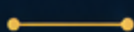
Script: Asking What Happens If You Cannot Pay Today

I'm trying to understand my options. If I cannot pay the full amount today, what happens next?

Ask:

- Is there a grace period?
- When would late fees apply?
- When would service be shut off or canceled?
- When would this be reported or sent to collections?
- Is there anything I can do today to prevent the next step?

This helps you make decisions based on facts instead of fear.



Script: Utility Bill

Use this for power, water, gas, heat, or similar services.

Utility Bill Script

I'm calling because I'm having trouble paying my utility bill. I want to avoid disconnection. Are there payment extensions, budget billing, hardship programs, energy assistance referrals, or payment arrangements available?

Ask:

- Is there a shutoff date?
- What amount is needed to prevent shutoff?
- Can a payment plan stop disconnection?
- Do you work with any local assistance programs?
- Can you give me the name or website of those programs?

Script: Rent Or Housing Payment

Use this carefully. Housing rules and options can vary by location, lease, and situation.

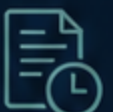
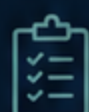
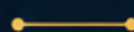
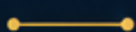
Rent Or Housing Payment Script

I'm contacting you because I'm having trouble paying the full amount on time. I want to communicate early and understand whether there are any payment arrangements, partial payment options, late fee options, or local assistance resources you recommend.

Ask:

- What is the latest date I can pay before additional action?
- Would you accept a partial payment?
- If I pay part now and part later, can we put that agreement in writing?
- Are there late fees?
- Do you know of any local rent assistance programs?

Important: Get agreements in writing when possible.



Script: Car Payment

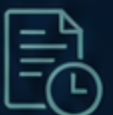
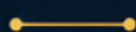
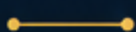
Use this if transportation is needed for work, school, medical care, or basic life needs.

Car Payment Script

I'm calling because I'm having trouble making my car payment on time. I want to avoid falling further behind. Are there hardship options, payment extensions, deferments, due date changes, or temporary arrangements available?

Ask:

- What options are available before the account becomes more past due?
- Are there fees or interest added?
- Would this change the loan term?
- Can you explain the full terms before I agree?
- Can I receive the agreement in writing?



Script: Credit Card

Credit Card Script

I'm having trouble making the minimum payment right now. Are there hardship programs, reduced payment plans, lower interest options, fee waivers, or temporary payment arrangements available?

Ask:

- Will this affect my card access?
- Will this affect interest or fees?
- Will this be reported differently?
- How long does the hardship option last?
- Can I review the terms before agreeing?

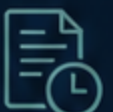
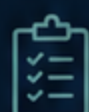
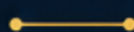
Script: Medical Bill

Medical Bill Script

I'm calling about a medical bill I'm having trouble paying. Do you offer financial assistance, charity care, hardship discounts, payment plans, or income-based options?

Ask:

- Can you send me a financial assistance application?
- Can collection activity be paused while I apply?
- Is there an itemized bill available?
- Are there discounts for paying a smaller amount?
- What documents are needed?



Script: Phone Or Internet Bill

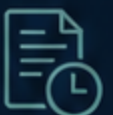
Use this if the service is important for work, school, applications, safety, or communication.

Phone Or Internet Bill Script

I'm having trouble paying the full phone/internet bill right now. Are there lower-cost plans, hardship options, payment extensions, fee waivers, or ways to remove add-ons from my account?

Ask:

- Can I downgrade my plan?
- Are there add-ons I can remove?
- Can late fees be waived?
- Can my due date be moved?
- Is there a low-income or assistance program available?



Script: Insurance Bill

Use this if you are at risk of cancellation.

Insurance Bill Script

I'm calling because I'm having trouble paying my insurance bill on time. I want to avoid cancellation. Are there payment plan changes, due date adjustments, grace periods, or lower-cost options available?

Ask:

- When would cancellation happen?
- Is there a grace period?
- Can I change payment frequency?
- Are there discounts or coverage adjustments I should review?
- Can you explain what changes would affect my protection before I agree?

Do not lower or cancel important coverage without understanding the risk.

Script: Subscription Or Membership

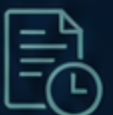
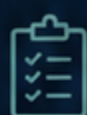
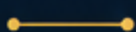
Use this for non-essential recurring charges.

Subscription Or Membership Script

I need to reduce expenses right now. Can you help me cancel, pause, downgrade, or remove add-ons from my account?

Ask:

- Will I be charged again?
- When does cancellation take effect?
- Can you send confirmation?
- Is there a lower plan?
- Can I get a refund for a recent charge?



Script: Asking For Confirmation In Writing

Before Ending An Important Call

Can you send this agreement or arrangement to me in writing by email or mail?

Ask:

- Can you give me a confirmation number?
- Can you note my account that I called today?
- What is the next deadline I need to remember?

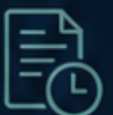
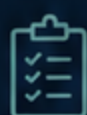
If They Say No

I understand. Is there another department that handles hardship options?

Ask:

- Is there a supervisor who can review this?
- Are there any outside programs you recommend?
- What is the best thing I can do today to keep this from getting worse?
- Can you explain what happens next so I understand the timeline?

The goal is not to argue. The goal is to gather information.



Call Notes Page

Company:

Date / Time:

Person I spoke with:

Amount due:

What I asked for:

What they offered:

What they said no to:

Next deadline:

Confirmation number:

Will they send written confirmation? Yes / No

My next step:



Extra Call Notes Page

Company:

Date / Time:

Person I spoke with:

Amount due:

What I asked for:

What they offered:

What they said no to:

Next deadline:

Confirmation number:

Will they send written confirmation? Yes / No

My next step:

Money Signals Reminder

**You are not begging.
You are asking for information.**

- You are allowed to ask what options exist.
- You are allowed to ask for more time.
- You are allowed to ask what happens next.
- You are allowed to ask for fees to be reviewed.
- You are allowed to ask for the agreement in writing.

One call may not fix everything. But one call can give you information you did not have before.

Start there.

Quick Review

- ☐ Choose one script
- ☐ Make one call
- ☐ Write down who you spoke with
- ☐ Ask what happens next
- ☐ Ask for written confirmation
- ☐ Record your next deadline

