



MONEY  
SIGNALS

# DON'T MAKE IT WORSE

## CHECKLIST

A CALM CHECKLIST FOR AVOIDING  
PANIC DECISIONS WHEN  
MONEY IS TIGHT



### CHECK BEFORE YOU ACT

-  SLOW DOWN
-  SORT YOUR BILLS
-  PROTECT ESSENTIALS
-  CHECK YOUR OPTIONS
-  MAKE SMARTER CHOICES

PAUSE TODAY. PROTECT TOMORROW.



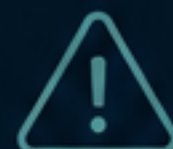
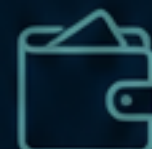
## Start Here

When bills are due and money is short, panic can make every decision feel urgent. You may want to pay something quickly just to feel relief. You may want to avoid everything because looking at the numbers feels too heavy. You may want to take the fastest option available, even if it costs more later.

### What this checklist helps you do

The goal is not to make a perfect decision. The goal is to avoid making the situation harder.

Before you make your next money move, slow down long enough to read the signal in front of you.



## Before You Pay Anything, Pause

Ask yourself:

*Am I paying this because it protects something essential? Or am I paying it because it feels loud, scary, embarrassing, or emotionally uncomfortable?*

There is a difference.

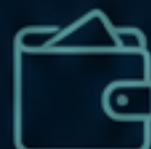
A bill can feel urgent because the email is aggressive. But another bill may matter more because it affects housing, power, transportation, medication, insurance, food, or basic safety.

### Money Signals Rule

Before making a payment, check the signal first.

### Use this checklist before you:

- make a rushed payment
- ignore a bill
- borrow money
- overdraft your account
- sign up for a quick-cash option





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## Don't Pay The Loudest Bill First Without Sorting

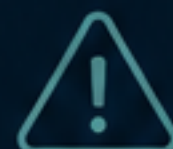
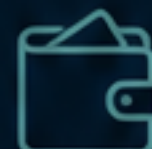
Some bills are loud. They call, email, send red notices, and use scary wording. But loud does not always mean most important.

### Before you decide, ask:

- ☐ Does this bill affect my housing?
- ☐ Does this bill affect food, power, water, transportation, medicine, insurance, or safety?
- ☐ Is there an actual deadline, shutoff date, cancellation date, or legal notice?
- ☐ Can I call first before paying?
- ☐ What happens if I pay this and cannot pay something more essential?

### Better move

Sort the bill into Protect First, Call Today, Pause or Cancel, Search for Help, or Do Not Panic-Pay Yet.



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## Don't Empty Your Account Without Checking What Comes Next

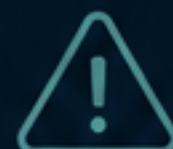
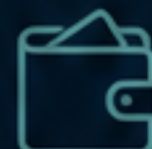
Paying one bill can feel good for a moment. But if it leaves nothing for food, gas, medicine, transportation, or another urgent bill, it may create a bigger problem.

### Before you decide, ask:

- ☐ What else must be paid before my next income?
- ☐ Do I need transportation money?
- ☐ Do I need food money?
- ☐ Do I have medication or health needs?
- ☐ Is another essential bill due first?
- ☐ Will this payment trigger overdraft fees?

### Better move

Look at the next 7 days before making a payment.





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## Don't Let Autopay Surprise You

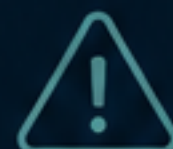
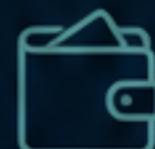
Autopay can be helpful when money is steady. But when money is tight, autopay can accidentally drain the money you need for essentials.

### Before you decide, ask:

- ☐ What autopays are scheduled this week?
- ☐ Will any payment overdraft my account?
- ☐ Are there subscriptions I forgot about?
- ☐ Can I pause or cancel autopay before it processes?
- ☐ Do I need to move money or call the company?

### Better move

Review scheduled payments before they hit.



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## Don't Ignore Every Notice

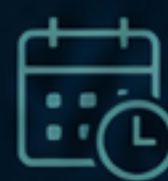
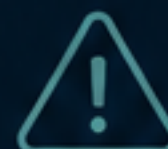
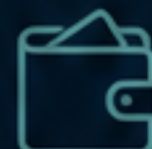
Avoiding notices is common when you feel overwhelmed. But ignoring everything can make it harder to know what is truly urgent.

### Before you decide, ask:

- ☐ Is there a due date?
- ☐ Is there a shutoff date, cancellation date, or final notice?
- ☐ Is there court, legal, repossession, collections, or appeal language?
- ☐ Is there a phone number for payment arrangement?
- ☐ Is there hardship or assistance information?

### Better move

Open the notice and look only for deadlines and options.





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## Don't Assume There Are No Options Before Calling

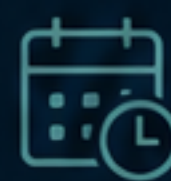
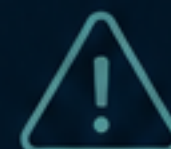
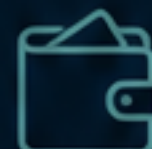
Some companies will not offer help unless you ask. Before assuming nothing can be done, make one call.

### Before you decide, ask:

- ☐ Is there an extension?
- ☐ Is there a hardship program?
- ☐ Can the late fee be waived?
- ☐ Can the due date be moved?
- ☐ Can I make a partial payment?
- ☐ Can autopay be paused?
- ☐ Is there a local assistance program connected to this bill?

### Better move

Make one call before deciding there are no options.





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## Don't Take A Fast-Cash Option Without Checking The Full Cost

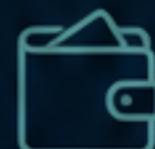
When you need money quickly, expensive options can look like relief. Slow down before payday loans, cash advances, buy-now-pay-later stacking, overdraft, title loans, high-fee apps, or any quick-money option.

### Before you decide, ask:

- ☐ What is the total cost?
- ☐ What fees are added?
- ☐ When is repayment due?
- ☐ What happens if I cannot repay on time?
- ☐ Will this create another shortfall next payday?
- ☐ Can I call a bill company instead or search for local help first?

### Better move

Compare the cost of quick cash with calling for an extension or checking assistance options.



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## Don't Pay A Non-Essential Bill Before Basic Needs

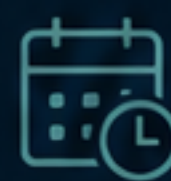
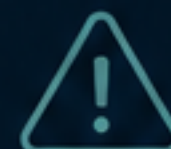
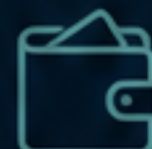
A non-essential bill can feel stressful, especially if it is tied to guilt, embarrassment, or convenience. But when money is short, basic needs come first.

### Before you decide, ask:

- ☐ Do I have food covered?
- ☐ Do I have transportation covered?
- ☐ Do I have medicine covered?
- ☐ Are essential utilities at risk?
- ☐ Is housing at risk?
- ☐ Is this service truly needed right now?
- ☐ Can this be paused, downgraded, or canceled?

### Better move

Protect essentials before conveniences.





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## Don't Keep Paying For Services You Are Not Using

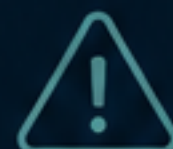
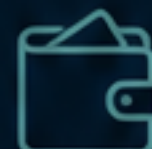
Small monthly charges can quietly drain your money. Check your last 30 days of transactions for subscriptions, streaming, apps, memberships, cloud storage, delivery services, gaming charges, add-ons, premium services, trials, and duplicate services.

### Before you decide, ask:

- ☐ Did I use this in the last 30 days?
- ☐ Do I need this right now?
- ☐ Can I pause it?
- ☐ Can I downgrade it?
- ☐ Can I cancel and restart later if needed?

### Better move

Cancel or pause at least one non-essential recurring charge today.


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## Don't Make Agreements You Don't Understand

If a company offers a payment arrangement, make sure you understand it before agreeing.

### Before you decide, ask:

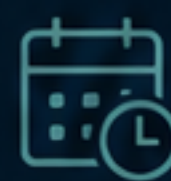
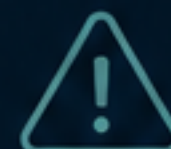
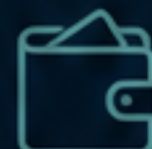
- ☐ How much is due today?
- ☐ How much is due later?
- ☐ When are the deadlines?
- ☐ Are there fees?
- ☐ Does interest continue?
- ☐ Will this affect my account status?
- ☐ What happens if I miss the arrangement?
- ☐ Will I receive confirmation in writing?

### Better move

Ask them to explain the terms slowly and send confirmation.



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## Don't Rely On Memory When You're Stressed

Stress makes details blurry. After every call, write down the key details before moving to the next bill.

### Before you decide, ask:

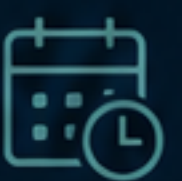
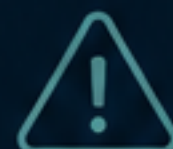
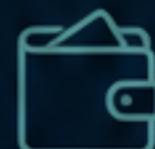
- ☐ Date and time
- ☐ Company name
- ☐ Person you spoke with
- ☐ What they offered
- ☐ What you agreed to
- ☐ Next deadline
- ☐ Confirmation number
- ☐ Next action

### Better move

Write it down before moving to the next bill.



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## The 2-Minute Panic Pause

Use this when you are about to make a rushed decision.

### Step 1: Name The Pressure

Write one sentence:

*Right now I feel pressured to...*

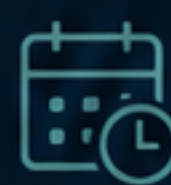
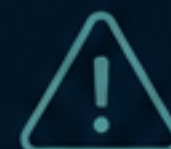
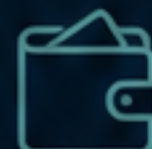
Example: "Right now I feel pressured to pay the credit card before checking the electric bill."

### Step 2: Check The Essential

*Does this protect housing, food, utilities, transportation, medicine, insurance, safety, or work access?*

#### Decision point

If yes, it may belong in Protect First. If no, pause and review.





## Choose One Clear Move

### Step 3: Check The Next 7 Days

*If I make this payment, what will I still need before my next income?*

Write it down before deciding.

### Step 4: Ask If There Is A Call To Make First

*Could a call give me an extension, waiver, arrangement, or better information?*

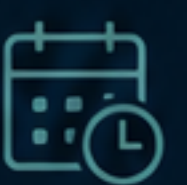
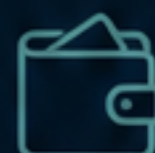
If yes, call first.

### Step 5: Choose One Clear Move

- pay
- wait
- call
- cancel
- search for help
- ask for an extension
- pause autopay
- get more information

#### Final reminder

Do not choose from panic. Choose from the clearest information you have right now.



# Panic Pause Worksheet

Use this page before paying, borrowing, ignoring, overdrafting, or agreeing to something you do not fully understand.

Right now I feel pressured to...

---

Does this protect something essential?

---

If I make this payment, what will I still need before my next income?

---

Could a call give me a better option first?

---

My one clear move is...

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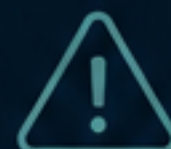
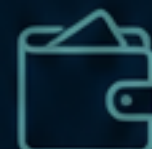
## Red Flag Decisions To Slow Down Before Making

Pause before you:

- overdraft your account on purpose
- borrow from someone you already feel tense with
- take a high-fee cash advance
- ignore a shutoff or eviction-related notice
- use money for a non-essential bill before food or transportation
- sign up for a loan you do not understand
- agree to a payment plan without knowing the full terms
- let autopay hit when there is not enough money
- pay a collection notice before checking essentials
- make a payment only because you feel ashamed

### Important

This does not mean all of these choices are always wrong. It means they deserve a pause.



# Quick Decision Filter

Answer these five questions before your next money move.

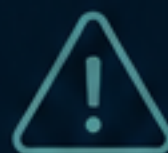
1. What am I trying to protect?

2. What happens if I do nothing today?

3. Can I call and ask for another option first?

4. Will this create a bigger problem before my next income?

5. What is the smallest useful next step?





## If You Already Made A Panic Decision

Do not use this guide to beat yourself up. Money pressure is heavy. If you already paid the wrong thing, ignored something too long, overdrafted, or agreed to something you regret, your next step is still the same:

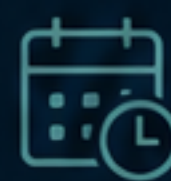
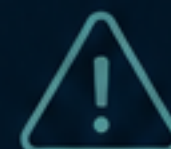
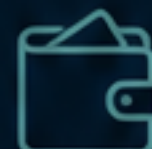
### Reset

Sort what is left.

### Ask:

- What is due now?
- What changed because of that decision?
- Who do I need to call?
- Can anything be reversed, refunded, waived, canceled, or adjusted?
- What is the next best move from here?

The goal is not to be perfect. The goal is to stop the spiral.



## Money Signals Reminder

*Panic says: "Do something fast."*

*Clarity says: "Do the next useful thing."*

When money is tight, you may not have many options.  
But you may still have one move that keeps things from getting worse.

### Money Signals Reminder

Find that move. Start there.

