



MONEY  
SIGNALS

# 24-HOUR BILL PANIC PLAN



A SIMPLE ONE-DAY PLAN  
FOR WHEN BILLS ARE DUE  
AND MONEY IS SHORT

## TODAY'S GOAL:

- ☒ SEE WHAT'S DUE
- ☒ PROTECT ESSENTIALS
- ☒ STOP THE DRAINS
- ☒ MAKE THE IMPORTANT CALL
- ☒ FIND POSSIBLE HELP
- ☒ CHOOSE TOMORROW'S NEXT STEP



One day.  
One plan.  
Less panic.  
More progress.



CALM TODAY.



TAKE CONTROL.



BUILD A BETTER TOMORROW.

24-HOUR BILL PANIC PLAN

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## Start Here

### A one-day plan for when bills are due and money is short

This plan is for the day when everything feels like too much. You may have bills due, notices waiting, a balance you do not want to look at, or calls you have been avoiding.

This plan will not fix everything in one day. But it can help you stop spinning and take the next useful step.

Today's goal is simple: do not solve your whole financial life. Organize the next 24 hours.

#### The 24-Hour Rule

For the next 24 hours, your job is not to handle every problem at once. Your job is to get clear, protect the essentials, stop one obvious drain, make one important call, search one help option, and choose tomorrow's next step.

### Today, focus on these six moves:

- ✓ See what is actually due
- ✓ Protect the essentials
- ✓ Stop obvious drains
- ✓ Make the most important call
- ✓ Search for one possible help option
- ✓ Choose tomorrow's next step





# Hour 1: Look At The Real Numbers

This is the hardest part, so keep it simple. You are not looking to shame yourself. You are looking for facts.

## Write down:

- ✓ How much money you have available right now
- ✓ What income may come in before the next 7 days
- ✓ What bills are due in the next 7 days
- ✓ What automatic payments are scheduled
- ✓ What essentials still need money

## Your quick money check:

Money available right now: \_\_\_\_\_

Expected income in next 7 days: \_\_\_\_\_

Food / groceries needed: \_\_\_\_\_

Transportation needed: \_\_\_\_\_

Medicine / health needs: \_\_\_\_\_

Other basic needs: \_\_\_\_\_



# Hour 2: List What Is Due

Write every bill or payment that is pressing on you. Do not organize it yet. Just list it. Once it is on paper, it becomes easier to sort.

Bill / Payment	Amount	Due Date	Notice or Deadline?

**Keep this page simple**  
You are only collecting facts here. Do not decide, judge, or panic-pay from this page yet.







# Hour 4: Check For Immediate Deadlines

Look for anything with a real deadline. Do not guess. Check the notice, account, email, or company website.

## Examples of real deadlines:

- ✓

shutoff date
- ✓

cancellation date
- ✓

eviction-related deadline
- ✓

repossession warning
- ✓

final notice
- ✓

court or legal date
- ✓

insurance cancellation date
- ✓

payment arrangement deadline

## Real deadlines I found:

Deadline	For

**If there is no exact date listed**  
Write: "Need to call and confirm timeline."



# Hour 5: Stop One Obvious Drain

Look for one thing you can cancel, pause, downgrade, or stop today. You do not have to cancel everything. Start with one.

- ✓ subscription

✓ app

✓ membership

✓ streaming service

✓ delivery service
- ✓ premium add-on

✓ unused trial

✓ automatic payment

✓ recurring donation you cannot afford right now

## Drain to stop today:

Charge:

Amount:

How to cancel / pause:

Done? Yes / No

### Small win

Stopping one drain today can give you room to breathe while you work through the bigger bills.



# Hour 6: Check Autopay

Autopay can create problems when money is tight. Look at what is scheduled before your next income.

## Ask:

- ✓ Will this payment overdraft me?
- ✓ Is it for something essential?
- ✓ Can it be paused?
- ✓ Can I call before it processes?
- ✓ Can I cancel a non-essential autopay?

## Autopays to review:

Autopay	Amount	Date	Keep / Pause / Cancel





# Hour 7: Choose One Important Call

Do not try to call everyone today. Pick the call that could reduce the most pressure.

## A good first call may be:

- ✓ a utility with a shutoff risk
- ✓ housing-related payment
- ✓ car payment needed for work
- ✓ insurance at risk of cancellation
- ✓ phone service needed for work or safety
- ✓ a company with a large payment due
- ✓ a bill where a payment extension may help

## My first call today:

Company: \_\_\_\_\_

Phone / Website: \_\_\_\_\_

Account info ready? Yes / No \_\_\_\_\_

## What I will ask for:

- |                    |                   |
|--------------------|-------------------|
| ✓ Extension        | ✓ Due date change |
| ✓ Payment plan     | ✓ Lower payment   |
| ✓ Fee waiver       | ✓ Autopay pause   |
| ✓ Hardship program | ✓ Other: _____    |



## Hour 8: Use The Call Script

Read this slowly if you need to. You do not need to sound perfect. You only need to ask clearly.

### 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?"

### Then ask:

- ✓ What options are available today?
- ✓ What happens if I cannot pay the full amount right now?
- ✓ Is there a deadline I need to know?
- ✓ Can you send any agreement in writing?

### Simple reminder

The goal of the call is information. A call is not a failure. A call helps you stop guessing.



# Hour 9: Write Down What Happened

After the call, write it down immediately. Stress makes details blurry, and written notes protect you from forgetting what was said.

Company:

Person I spoke with:

Date / time:

What they offered:

What they said no to:

Next deadline:

Confirmation number:

My next step:





# Hour 10: Search For One Help Option

Do not search everything. Search one type of help connected to your biggest pressure.

## Use one of these search phrases:

- ✓ "utility assistance program [city/state]"
- ✓ "rent assistance [county/state]"
- ✓ "food pantry open today near me"
- ✓ "[company name] hardship program"
- ✓ "[utility company name] payment extension"
- ✓ "211 emergency assistance [state]"
- ✓ "free financial counseling nonprofit near me"
- ✓ "medical bill financial assistance [hospital name]"

## My search:

Help needed: \_\_\_\_\_

Search phrase used: \_\_\_\_\_

Website / phone found: \_\_\_\_\_

Next action: \_\_\_\_\_



# Hour 11: Make One Small Move

Pick one small action that helps today. The goal is progress, not perfection.

## Examples:

- ✓ cancel one subscription

✓ make one call

✓ send one message

✓ open one notice

✓ search one assistance program
- ✓ apply for one program

✓ pause one autopay

✓ write down one deadline

✓ ask for one extension

✓ gather documents for one application

## My small move:

Small move:

Done? Yes / No

### Count the small action

When money stress is heavy, even one clear action matters because it interrupts avoidance and gives you better information.



# Hour 12: Do Not Keep Spiraling

At this point, your brain may want to keep checking, refreshing, worrying, and jumping between problems. Pause.

You have already done more than avoidance. Now choose the next clear action, not ten more panic actions.

## Ask before you stop for the day

What is the one thing that must not be missed tomorrow?

Tomorrow must not miss: \_\_\_\_\_

Time / deadline: \_\_\_\_\_

First next step: \_\_\_\_\_

## You are allowed to stop

Stopping after one organized round is not giving up. It is protecting your energy so you can take the next step tomorrow.





## Before Bed: Set Tomorrow's First Step

Tomorrow, do not restart from panic. Start from the notes you made today.

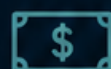
### Tomorrow I will:

- ✓ Make one more call
- ✓ Search one more assistance option
- ✓ Follow up on today's call
- ✓ Cancel or pause one more charge
- ✓ Review one important notice
- ✓ Make one careful payment
- ✓ Ask for help from a local organization
- ✓ Check an official benefit or assistance site
- ✓ Other: \_\_\_\_\_

Time I will do it: \_\_\_\_\_

### Start from the notes

Your notes turn tomorrow into a continuation, not a restart.



## If You Could Not Finish The Plan

That is okay. You are trying to stop the spiral, not become perfect in one day.

### If all you did today was one of these, it still counts:

- ✓ open one bill
- ✓ write down one number
- ✓ make one call
- ✓ cancel one charge
- ✓ search one help option
- ✓ choose one next step

#### Small actions matter

When money stress is heavy, small actions matter because each one gives you more clarity than panic can.

You do not need a perfect plan. You need the next useful move.



## The 24-Hour Summary Page

Use this final page to see what changed.

What I know now that I did not know before:

One bill or deadline I understand better:

One company or resource I can contact:

One expense I can pause, cancel, or review:

One panic decision I avoided:

My next useful step:





## Money Signals Reminder

**When everything feels urgent, your first job is not to fix everything.**

Your first job is to stop guessing.

### **Come back to the basics:**

- ✓ Look at the real numbers.
- ✓ Protect what matters most.
- ✓ Ask what options exist.
- ✓ Search with better words.
- ✓ Take one next step.

**One clear move can make the next one easier.**

**Calm today. Take control. Build a better tomorrow.**

A Money Signals guide

