

Who to Call When **You Can't Pay a Bill**

Behind on a bill and don't know where to start? You're not the only one. Call early, use this script, and check off the free help below.

☐ Before you call

- ☐ Have the bill in front of you (account number, amount, due date)
- ☐ Know what you can actually pay, and by when
- ☐ Call **before** the due date if you can
- ☐ Pen and paper ready for names and dates

☐ What to say

"Hi, my name is _____. My account number is _____. I can't pay my full bill this month because _____. I don't want to fall behind. I can pay \$_____ by _____. Do you have a payment plan, a hardship program or a later due date? Can you send me what we agree to in writing?"

Calling a utility? Ask by name: "Do you have a payment arrangement or hardship program?" If the first person can't help, ask who can.

☐ Write it down

Date: _____ Name: _____
 They agreed to: _____
 Next payment \$_____ due _____

☐ Free help: check off who you called

- ☐ **211 (United Way)**: dial 211 for local help with bills, rent, utilities and food.
211.org

- ☐ **LIHEAP energy help**: help with heating and cooling bills, including shutoffs. NEAR hotline **1-866-674-6327** (weekdays, 9 a.m.–7 p.m. Eastern). LIHEAP never charges a fee.
acf.gov/ocs/programs-services/liheap

- ☐ **Lifeline**: up to \$9.25 a month off phone or internet if you get SNAP, Medicaid, SSI or meet the income limit.
lifelinesupport.org

- ☐ **Your utility company**: call the number on your bill and ask about payment arrangements or hardship programs.

- ☐ **NFCC nonprofit credit counseling**: talk through credit cards and other debts with a certified counselor.
800-388-2227
nfcc.org

- ☐ **HUD-approved housing counselor**: behind on rent or the mortgage? Find one near you.
consumerfinance.gov/find-a-housing-counselor

- ☐ **CFPB (Consumer Financial Protection Bureau)**: report a problem with a bank, lender or debt collector.
(855) 411-2372
consumerfinance.gov/complaint

Heads up: real help is free to ask about. Be careful with anyone who wants a fee up front or promises to make your debt disappear.

☐ My numbers, all in one place

Electric/gas: _____ Water: _____
 Landlord or mortgage: _____ Phone/internet: _____
 Car payment/insurance: _____ Other: _____

Phone numbers and links checked against each official site in October 2026. Programs and rules can change, so check the site before you apply. Education only, not financial advice. Full list with links: freedomclimbers.com/who-to-call/