FREEDOM CLIMBERS

FREE PRINTABLE

# Ask to Move a Bill Due Date

A phone script for asking a company to change when your bill is due so it lines up with payday. Fill in the blanks, dial the number on your statement or bill, and read it word for word. Asking is free. Not every company will say yes.

## Before you call

Company / bill: _____

Account (last 4): _____

Phone on statement: _____

Current due date: _____

I'd prefer due on the: _____ of each month

Because I get paid on: _____

- ☐ Latest bill or statement in front of me
- ☐ Quiet 10 minutes, pen ready

## The script

"Hi, I'm calling about my account ending in _____. I'm requesting a change in my bill payment due date. I'd prefer to have my payment due on the _____ of each month, because that lines up better with when I get paid. Is that something you can do? When would my next payment be due, how much will I owe for that payment, and are there any charges for switching to the new date?"

Then stop talking and let them answer. Silence is fine. They may need to look at your account or put you on hold.

## If they say yes, ask

- ☐ What's my new due date?
- ☐ When is my next payment due, and how much?
- ☐ Are there any fees or conditions?
- ☐ Can you confirm the change in writing (email or mail)?

## If they say no

- ☐ "Is there someone else I could speak with?"
- ☐ "Can I set up autopay on a date I choose?"
- ☐ Say thanks. Write down the date and name.
- ☐ Keep paying on the old date. Set aside money earlier if you can.

## Call notes

Date: _____ Who I spoke with: _____

What they said: _____

New due date: _____ Next payment due: _____ Amount: $_____

Fee? ☐ No ☐ Yes $_____ In writing? ☐ Keep paying old date until: _____

Choosing your own bill dates is not a right — some companies change a due date as a courtesy (CFPB). If the new date is later in the month than your current one, your first bill after the change may be higher. Keep paying on the old date until the company confirms the new one. Only call the number on your bill or statement. Education only, not financial advice. Script wording follows the CFPB's request-to-change-bill-due-date worksheet.

Full guide: freedomclimbers.com/line-up-bills-with-paydays/ · CFPB worksheet: cfpb_request-change-bill-due-date_worksheet.pdf



Free to share and print. Please link back to freedomclimbers.com.