

Protect Your Four Walls First: Prioritizing Your Bills

78% of Americans are living paycheck to paycheck. So, it is no surprise that sometimes unexpected expenses can throw the family budget into disarray. Many people have found themselves with more month left than money at some point and had to decide who gets paid that payday. That is very frustrating, and *definitely* does not feel good. To protect your four walls, you must prioritize what you NEED to survive until you can sort out the other bills. **These are your four walls, in order of priority:**



1. Food for the family



2. The utilities: gas, water, and electric



3. The Rent or Mortgage



4. Transportation



5. (optional) clothing, such as a winter jacket, uniform for work, etc. NOT that new pair of something not required...

Now that you have food to eat, heat and a shower, a place to live, and a way to get to work and appointments- you can tackle the rest!!

It may be tempting to protect the FICO by making the Visa payment- but it will add even more stress if the water gets shut off or you don't have gas to get to work. I know, I know, the "late fees," but those are minimal compared to utility reconnect fees or getting behind on the mortgage or car!

Prioritize and protect these four walls, and you will be in shape to fight through the rest.



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