HARD DAYS

Surprise bill? Here's what to do

The car died, the furnace quit, a medical bill showed up. Take a breath. Go one step at a time.

Step by step

1. **Pause the extra payments.** Keep paying every minimum, but stop sending extra toward debt for now. That money goes to the bill.
2. **Use your cushion.** This is exactly what the emergency savings are for. Using it isn't failing; it's the plan working.
3. **Call before it's due.** Ask the shop, hospital or company: Can I pay over time with no interest? Is there a discount for paying now? Is there a hardship or financial-assistance program? Hospitals often have one.
4. **Get a second price on big repairs.** One more quote can save hundreds. Ask what must be fixed now and what can wait.
5. **Ask for help if you need it.** Dial **211** for local help with bills, food or utilities, or call a nonprofit credit counselor through the NFCC at **1-800-388-2227**.
6. **If you must borrow, borrow the cheapest way.** A payment plan with the provider usually beats a card. Avoid payday and title loans; they can make things much worse.
7. **Refill and restart.** When the bill is handled, rebuild the cushion first, then go back to the extra payments.

Quick math

Want to see the real cost of putting it on a card? Try the **minimum-payment check**.

Sources

Checked Oct 22, 2026. Rules change, so the linked pages are the final word.

- **211: free local help with bills, food and housing** (https://www.211.org/)
- **National Foundation for Credit Counseling (nonprofit)** (https://www.nfcc.org/)
- **CFPB: What is a payday loan?** (https://www.consumerfinance.gov/ask-cfpb/what-is-a-payday-loan-en-1567/)
- **CFPB: What is a car title loan?** (https://www.consumerfinance.gov/ask-cfpb/what-is-a-car-title-loan-en-1713/)