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## What to Do if You're Behind on Bills



According to a recent report, 62 percent of Americans feel that they're "living paycheck to paycheck." If you're feeling that way, you might be in danger of falling behind on your bills. Fortunately, even if you have been missing payments, there are some steps by Chris O'Shea from Savvy Money that you can take to get back on your feet. Here are some tips to consider.

## List Things

Go through all of your bills, even those you're paying on time, and list all of their details. The list should include things like due dates, interest rates, total due, monthly payments due, and more.

## Cut Back

Now that you know exactly what you're dealing with, it's time to comb through your budget and cut back on unnecessary expenses. Take any extra money that you have and funnel it toward your bills.

## Make a Plan

Not all bills are created the same. If you're behind on your dog treat subscription box, it's not that big of a deal. If you're behind on your car payments, it is. You should go through your bills and prioritize the ones you absolutely must pay right now.

## Small Moves First

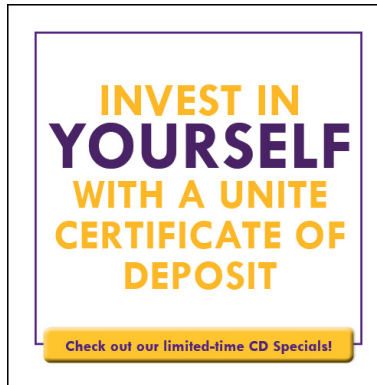
It's easy to feel overwhelmed when you're behind on your bills. However, try not to get discouraged. Make baby steps first. Remember that every payment helps and will bring you closer to your goal.

## Call Companies

Many companies will be willing to work with you on late payments. You just need to call, explain your situation and what you're trying to do about it.

[Article source.](#)





## About UNITE Credit Union

UNITE Credit Union was established in 1955, and since then has provided financial services to the students, parents of students, alumni, faculty, staff & retirees of the University of Northern Iowa; the employees, families & retirees of MidAmerican Energy & the students, parents of students, alumni, faculty, staff & retirees of the Cedar Falls School District.

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