

Request a change in your bill due date

You may be able to avoid late fees and other consequences of paying bills late if you map out your monthly bills and set up a bill payment calendar.

This step-by-step worksheet helps you decide whether you would benefit from changing a bill payment due date.

At a glance

-  **Step 1:** Organize your bill schedule
-  **Step 2:** Determine your monthly inflows and outflows
-  **Step 3:** Consider requesting a change in bill due date

Before you start: Identify challenges with paying your bills

Check any of the common challenges with bill payments that apply to you.

- I don't regularly track my monthly income and bills.
- I struggle to pay my bills and expenses because my paychecks are often different amounts or at different times from month to month.
- Sometimes my bills come at times when I don't have the money to pay them.
- I don't always manage to pay all my bills on time.

If you've checked one or more of these boxes, try out some of the tips in Step 1.



Step 1: Organizing your bill schedule

You can take the following steps to make handling your monthly bills easier.

1. Use the chart “Organize your bill schedule” (included in this guide) to create a list of your bills, the bill due dates, and your preferred day of payment.

- Gather all of the bills you pay in one month and fill them in under the “Bill” column. We’ve filled the first few lines for you. Include all regular, recurring payments.
- Write the company or person you owe the money to.
- Write the due dates for these bills.
- Write the date you normally pay this bill.
- Check the box if you ever pay this bill late.
- Check the method you use to pay this bill. You might use more than one – for example, an automatic charge to your credit card.
- Fill in the amount of the late fee, especially for bills you have ever paid late.
- Keep this list where you can reference it easily and update it regularly.

2. If you use a smartphone, text messaging, or e-mail, consider signing up for bill reminder services and apps. These services can send you reminders when it’s time to pay your bills. Connect with your local bank or utility company for details on their mobile app and how to set it up, which will also allow you to have more access to your account information.

3. You can use other resources such as online calendars and planners or look into standalone apps for your phone to set up reminders.

Or you may find it helpful to write these bills down on a paper calendar or planner for several months in advance and refer to it weekly. Use the Bureau’s interactive bill calendar and customize for each month: files.consumerfinance.gov/f/documents/cfpb_well-being_bill-calendar.pdf

With these resources, you can maintain a better sense of your monthly bill schedule and even set up reminders for bill payment.



Step 2: Determine your monthly inflows and outflows

Use this tool to map out your income and bills to help you visualize your month-to-month flow of money.

1. **Take your bills from the chart “Organize your bill schedule” and write them in the week of the month when they are due.** Use the chart "Determine your monthly inflows and outflows", a paper calendar, or the Bureau’s interactive bill calendar and customize for each month: files.consumerfinance.gov/f/documents/cfpb_well-being_bill-calendar.pdf
2. **Write down amounts you expect to receive in the week of the month when you get income (paychecks, government benefits, child support, etc.).** For items with variable amounts, estimate an amount that you feel confident you can expect to receive.
3. **Now, take a look at how your bills and income line up.** Could moving a bill due date make it easier for you to pay that bill? If so, fill in the last column to suggest a new due date for a bill, to line up better with your income.

Tip: Don’t forget to plan for income that may not come every month, like tax refunds or pay from seasonal jobs. Try setting this money aside for months when your bills are higher.

Determine your monthly inflows and outflows

1. Take your bills from the "Organize your bills schedule" worksheet and write them down, sorted by the week they are due.
2. Write down income you expect to receive, sorted by the week you receive it (paychecks, government benefits, child support, etc.).
3. If a bill falls a week or more ahead of the income to cover it, consider asking for a change in the bill due date.

Day of the month	Bills due this week		Income arriving this week		Possible new bill due dates	
	Name	Amount	Name	Amount	Name	Date
1 st - 7 th						
8 th - 14 th						
15 th - 21 st						
22 nd - 31 st						



Step 3: Consider requesting a change in bill due date

If you think you could benefit from changing your bill payment due dates, here are steps to take:

1. Call or explore a company's website to look into existing information regarding payment due dates. Some companies have requirements that must be met before you can change a date. Not every company will allow you to change your bill due date.
2. Identify a due date other than the current due date that you feel would better match your income. For example, if you are paid on a bimonthly payday, consider having bill pay dates fall after the first or seventeenth day of the month.
3. Reach out to the company to request a change in bill due date. You can call the customer service line, request a change via email or online (if available), or send a letter. Have your account number handy. You can use this language to request the bill due date change:

"I am requesting a change in my bill payment due date for my [company] bill. I would prefer to have my bill payment due date be on the __th of each month. Thank you for your assistance."

4. When you request a new due date, be sure you know how and when the change will go into effect. Ask, "When will my next bill payment be due? How much will I owe for this upcoming payment? Will there be any charges or costs to me for paying on this new date?" Remember that if you request a new due date that is later in the month than your current due date, your first bill after the change may be higher.

Keep in mind, setting your own bill dates is not a right. Certain companies may do so as a courtesy if they are able, but other companies may not offer this option. If a bill's due date can't be moved, consider whether you can set aside money from one part of the month to pay bills that are due in another part, or pay some bills early, when you have the money.