

Late Bill Triage Sheet

Purpose: Reduce panic and regain control. This sheet helps you sort late bills calmly so you can focus on what actually matters right now.

1. Past-Due Bills List

List only bills that are past due or generating notices. No judgment—just information.

Creditor / Bill	Amount Past Due	Days Late	Notes

2. Consequence Ranking

Mark which bills affect your ability to live and work versus those that mainly affect credit or convenience.

Bill	Life / Function Impact	Credit / Convenience Impact
	█	█
	█	█
	█	█
	█	█

3. Contact Notes & Outcomes

Record who you contacted and what was agreed. Keep this factual and brief.

Bill	Who I Contacted	Date	Outcome

4. Temporary Arrangements Log

Short-term arrangements reduce stress signals. Perfection is not required.

Bill	Arrangement Type	Amount / Terms	End Date

Reminder: The goal is containment, not perfection. Stabilizing even one bill reduces stress and restores control.