90-Day Essential Bills Plan

NEW WORLD SURVIVAL · FILL-IN SHEET

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What would three months cost if income slowed or stopped? Use pencil and real numbers from recent statements, and keep a second copy you could reach if you had to leave.

ESSENTIAL BILLS

Bill	Due date	Per month	90 days
Housing (rent or mortgage, tax, HOA)			
Utilities (power, gas, water, phone, internet)			
Food and household basics			
Transportation (car payment, fuel, transit)			
Medicine and medical costs			
Insurance premiums			
Minimum debt payments			
Child care or care for a relative			
A. Total essential bills			

MONEY COMING IN, AND THE GAP

Line	Per month	90 days
Income that would likely continue		
Income that could stop or shrink		
B. Income you can count on		
C. Savings you could draw on		
The gap: A minus B minus C (what calls and arrangements must cover)		

WHO TO CALL

Company (call before a payment is due)	Account (last 4 only)	Customer service number
Mortgage lender or landlord		
Car loan and student loan servicer		
Credit cards		
Electric, gas, water, phone		
Home, auto, and health insurers		
Bank and credit union		