



The first 30 days when income stops.

Twelve moves, in order, to keep the roof, the lights and the food steady while you regroup.

1 File for unemployment first



- Apply on EDD's UI Online in your first week
- The claim starts the Sunday of the week you file
- Week one is an unpaid waiting week for everyone

2 Every bill on one page



- Who you owe, how much, and the due date
- Include autopays and yearly renewals
- Sort it by due date, soonest at the top

3 Call before you miss



- Lenders and landlords have more options early
- Ask for more time or a waived late fee
- Write down who you spoke to and what was agreed

4 Protect the essentials



- Housing, utilities, food, insurance, a way to work
- Child support and court orders are must-pay too
- Card payments come after these, so call the card

5 Keep the housing steady



- Rent or mortgage is the first bill to protect
- Homeowners: ask the servicer about forbearance
- HUD-approved housing counselors cost little or nothing

6 CARE and FERA on the power bill



- CARE: 30 to 35% off electric, 20% off gas
- FERA: 18% off electric, just above CARE limits
- Apply with your utility; CalFresh can qualify you

7 Health coverage, inside 60 days



- COBRA: 60 days to sign up, and you pay full cost
- Covered California: 60 days after coverage ends
- Medi-Cal takes applications any time of year

8 Apply for CalFresh



- Apply at BenefitsCal or GetCalFresh.org
- Most decisions are made within 30 days
- Interview is usually by phone; in person if you ask

9 Pause the subscriptions



- Streaming, apps, boxes and memberships
- Check the bank statement for forgotten ones
- Pause where you can, cancel the rest

10 Skip the payday loan



- California caps them at \$300 with up to a 15% fee
- That works out to more than 400% a year
- Ask the creditor for time before you borrow

11 Leave the 401(k) alone



- Early withdrawals are taxed, with 20% withheld
- Under 59 and a half, a 10% penalty may apply
- A withdrawal cannot be undone

12 A daily cash plan



- Cash on hand, money coming in, bills this week
- Five minutes, same time every morning
- Spend on the essentials list first

File first, call early, protect the essentials. The rest can wait a day.

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