When money is tight, it can feel as though every bill is urgent. But not every unpaid bill has the same consequences. A missed rent payment, mortgage instalment or Council Tax bill can put your home or finances at serious risk; missing a streaming subscription usually will not.

As a former payroll and HR administrator, I've seen how a gap between jobs can make things worse: your final salary may arrive earlier or later than expected, your first new-job payday could be weeks away, and leaving paperwork may take time to arrive. The aim is to protect your essentials, understand what is due and when, and contact providers before a payment is missed.

This guide explains which bills to prioritise, how to make a 30-day survival budget, and how to handle the awkward timing between jobs. It is general guidance for the UK; some rules and support differ across England, Wales, Scotland and Northern Ireland.

What makes a bill a priority?

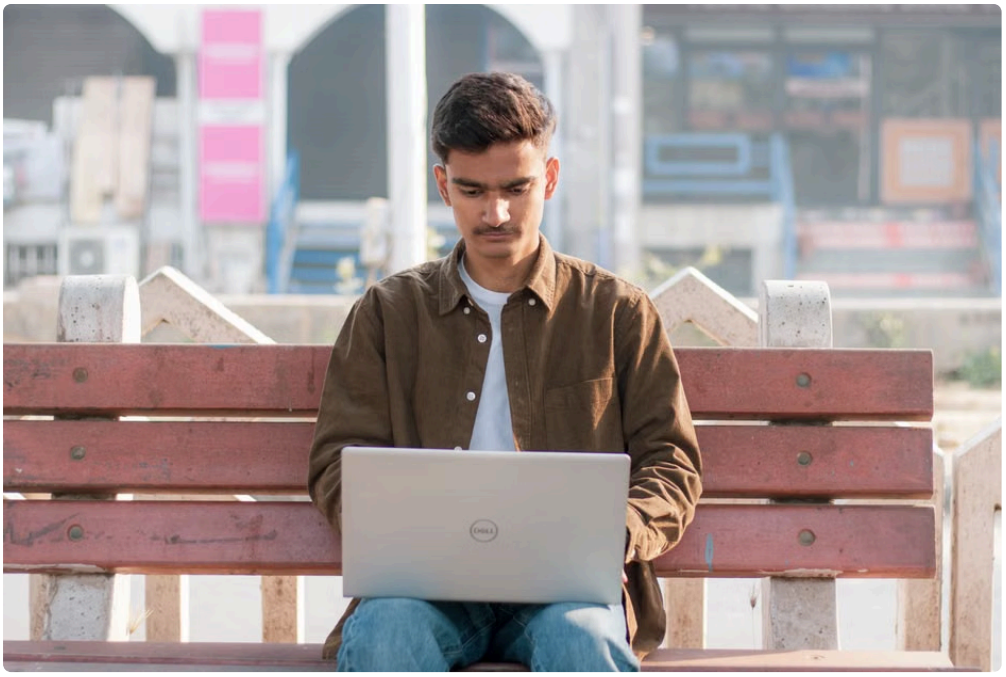
"Priority" is about the consequences of not paying, not the size of the bill or how often the company contacts you. Some debts can lead to losing your home, enforcement action or losing an essential service. Others may lead to fees, collection activity or credit-file damage, but generally do not carry the same immediate risks.

People often use "priority bills" to mean essential household costs, and "priority debts" to mean debts with particularly serious consequences if unpaid. These categories overlap, but they are not identical. For example, rent is an essential housing cost and rent arrears can **checkasalary.co** put your tenancy at risk. A credit-card minimum payment is a contractual debt payment, but it is not usually treated as a priority debt in the same way as mortgage arrears or Council Tax arrears.

That distinction does not mean you should ignore other payments. It helps you decide what to protect first if there is not enough money to cover everything.

Which bills should usually come first?

Your circumstances matter, but the following table is a useful starting point. Check your agreement and get advice if you are unsure what action a creditor can take.



Payment Why it matters What to do if you cannot pay in full Rent or mortgage Arrears can put your home at risk. The process and timescales depend on your tenancy, mortgage and circumstances. Contact your landlord, letting agent or mortgage lender straight away. Ask what temporary arrangement is possible and get it in writing. Council Tax Unpaid Council Tax can lead to formal recovery action and, in some cases, enforcement. It is not a bill to leave until last. Contact your council's Council Tax team. Ask about a payment arrangement, reductions, discounts or support you may qualify for. Energy and water Gas and electricity are essential for a safe home. Water is essential too, even though domestic water supply rules differ from energy rules. Speak to your supplier before a payment is missed. Ask about an affordable plan, hardship support, a payment review or help with a meter. Food, essential travel and medication You need these to stay safe, get to work or appointments, and meet basic needs. Build realistic amounts into your budget before offering money to creditors. Minimum debt payments Keeping up with agreed minimum payments can reduce fees and credit-file damage, but these payments do not usually outrank keeping a home or paying essential household costs. If you cannot afford the minimum, contact the lender or get free debt advice. Do not promise an amount your budget cannot sustain.

Rent and mortgage

Keep housing payments near the top of your plan. If you rent, check your tenancy agreement and speak to your landlord or agent as soon as you see a shortfall coming. If you have a mortgage, contact your lender early; it may discuss options such as changing the payment date or a temporary arrangement, depending on your circumstances. Neither a phone call nor a proposed arrangement automatically stops legal action, so confirm what has been agreed and when it will be reviewed.

Council Tax

Include Council Tax in your budget even if it is paid in instalments. It is easy to overlook because the amount may change during the year or the payment plan may be adjusted. Check whether you are eligible for Council Tax Reduction, a discount or another form of local support. Contact the council rather than waiting for a reminder or recovery notice.



Energy and water

Tell your energy supplier if you are struggling. Suppliers have processes for discussing payment plans and support, and the right option depends on your account and circumstances. Do not assume that switching off direct debits will solve the problem; it can leave you in arrears and may make it harder to agree a plan.

In England and Wales, water companies cannot disconnect a household's water supply for unpaid domestic water bills. That does not make water bills optional: arrears can still be pursued. Rules and arrangements can differ elsewhere in the UK, so contact your water provider and ask what help is available.

Minimum debt payments

Once housing, Council Tax, essential utilities and basic living costs are covered, look at minimum debt payments. If you have several debts and cannot meet all the minimums, do not simply pay whichever creditor is most persistent. Get free, regulated debt advice to help you decide what is affordable and what steps to take.

Non-essentials: what can you pause or change?

Non-essential spending is not automatically wasteful. It just needs to be reviewed when money is short. Look for payments you can stop, delay or reduce without creating a bigger problem later.

- Pause streaming, gaming or app subscriptions you can live without for a month.
- Check gym, club or membership cancellation terms before cancelling; notice periods may apply.
- Review mobile, broadband and TV packages. Ask your provider about a cheaper plan or temporary support rather than assuming you must accept the current price.
- Delay non-urgent purchases, home upgrades and discretionary travel.
- Check direct debits and card payments for services you no longer use.

Be specific. "Cut expenses" is not a plan. "Cancel the £12.99 subscription today, ask the broadband provider about a £10 cheaper package, and keep £35 for essential travel" is a plan you can act on.

Build a 30-day survival budget

A short-term budget is not a judgement on your lifestyle or a promise to live this way forever. It is a clear picture of the next 30 days, designed to get you through a difficult cash-flow period while you work out what happens next.

1. **Write down the money you can actually use.** Check your current bank balance and any confirmed payments due in the next 30 days. Do not count an overdraft as income: it is borrowing, and the bank may charge for using it or ask for repayment.
2. **Use your bank statements.** Look at at least the last one to three months if you can. Note regular bills, direct debits, card subscriptions, travel, food and cash withdrawals. Bank statements help you spot what really leaves your account, not just what you think you spend.
3. **Write dates next to payments.** Put the due date beside every bill, expected wage, benefit payment and planned payment. Timing matters: having enough money over the month is not the same as having it available on the day a bill is collected.
4. **List essentials first.** Include rent or mortgage, Council Tax, energy and water, food, travel needed for work or appointments, medication and essential phone costs. Use realistic amounts, including costs that are easy to forget.
5. **Compare dates and amounts.** If money is due after a bill comes out, contact the provider before the payment date. Ask whether the collection date can be changed or whether a temporary arrangement is possible. Do not rely on an unconfirmed promise of a payment.
6. **Decide what can be paused.** Review non-essentials and cancel or reduce specific items. Check for cancellation fees, notice periods or other consequences first.
7. **Contact creditors and providers early.** Explain what has changed, what you can afford and when your situation may be reviewed. Keep notes of names, dates and agreed actions, and ask for arrangements in writing.

If the numbers still do not add up, prioritise immediate essentials and seek free debt advice. Avoid taking out expensive credit or agreeing to payments you cannot maintain just to stop a difficult conversation.

Between jobs: plan around the payday gap

Leaving a job and starting another rarely lines up neatly. Your final salary might include ordinary pay, holiday pay owed, notice pay or other adjustments. The amount and payment date depend on your contract and payroll arrangements. Your new employer may pay only at the end of a pay period, meaning you could have several weeks between your last pay and your first new payslip.

Before you leave, ask HR or payroll for the expected final-pay date and a clear explanation of what it is likely to include. Check whether any outstanding holiday will be paid, whether deductions are expected, and how notice is being handled. If something seems wrong, raise it with payroll promptly and keep copies of relevant emails and payslips.

Keep a leaving documents folder

I recommend keeping a “leaving documents” folder, whether it is a paper folder or a secure digital one. Put your final payslip, P45, employment contract, notice correspondence, holiday-pay information and any redundancy or settlement paperwork in it. The P45 records pay and tax details when you leave; it is useful

for your next employer or for dealing with tax questions. It is not a payment, and it does not confirm when your final wages will arrive.

Ask your new employer when your first payday will be and whether you will be included in the next payroll run. If you start part-way through a pay period, your first payment may be partial or delayed until the following scheduled payday. Write those dates down beside your bills so you can see the gap plainly.

Check whether support is available

If your income has fallen, use a free benefits calculator to check what you might be entitled to. A change in work, earnings, household circumstances or housing costs can affect eligibility. Use a reputable calculator, enter information carefully, and treat the result as an estimate rather than a formal decision. You may also be able to ask your council, energy supplier or local support services about help in your area.

Do not wait for a missed payment before making these calls. Providers may have more options when you contact them early, and you will have more time to check advice and agree a realistic plan.

A simple priority order to use today

If you need a quick starting point, make a dated list and work through it in this order:

- Protect your home: rent or mortgage.
- Deal with Council Tax and essential energy and water bills.
- Set aside enough for food, essential travel and medication.
- Check minimum debt payments and contact lenders if they are unaffordable.
- Pause or reduce non-essentials that you have identified specifically.

This is a guide, not a rule that fits every household. If you have court papers, enforcement notices, eviction concerns, or a risk of losing essential services, get advice quickly. A free debt adviser can help you assess the full picture and contact creditors with you.

The main thing to remember

Priority bills are the payments where non-payment could have the most serious impact on your home, essential services or wellbeing. Protect rent or mortgage, Council Tax, energy and water, and basic living costs first. Then look at minimum debt payments and non-essentials in the context of what you can genuinely afford.

Use your bank statements to build a realistic 30-day budget, write dates next to every payment, check benefits with a free calculator, and keep your final payslip, P45 and related records in a leaving documents folder. Most importantly, call providers before a payment is missed. Early, specific conversations are usually more useful than waiting until a reminder arrives.