When money is scarce, prioritize which debts and expenses must be paid and what you can let slide. Some of the guidelines here may surprise you.

1. **Pay For Necessities First.** Your top priority should be paying for food and essential medical expenses for your family.

2. **Pay Your Rent.** If you don’t pay your rent, you will have to pay late fees and you could be evicted. If you’re behind, ask your landlord if you can pay the amount owed in three installment payments over the next three months.

3. **Pay Your Utilities.** Keep the lights and the gas on! Consider eliminating unnecessary utilities like cable, internet, and additional phone lines.

4. **Pay Child Support.** If you owe child support, there are serious penalties, including prison, for not paying what you owe.

5. **Make Car Payments.** If you have a car and need it for work, this payment should be a top priority. If your car is not essential, this payment is not as important.

6. **Pay Your Taxes.** Stay out of trouble with the IRS. Even if you can’t afford to pay all the taxes you owe, you still must file a return. And then you can negotiate an installment payment plan.

7. **Pay Student Loan Debt.** If you have student loan debt, it should be a medium priority. Failure to pay student loans can result in seizure of your tax refund and ineligibility for future federal student loans and grants. Even if you’re not able to pay your student loans, you may be eligible for a deferment, forbearance, or Income Based Repayment, which could make your student loan affordable.

8. **Credit Card Debt Is A Low Priority.** Even though you may be hearing from debt collectors, there isn’t too much that these creditors can do to you in short term. Yes, being late on credit card payments will damage your credit, but having bad credit is better than not having enough food or no place to live. This rule also applies to bills from hospitals, doctors, and attorneys whose services you are not currently using.