Emergency Action Checklist

Pause Before Acting - don’t make it worse

- Don’t ignore court papers or notices
- Don’t move, hide, or transfer money or property
- Don’t quit your job or change income suddenly
- Save all letters, notices, and documents
- Write down important dates and deadlines

Application Screening - each situation is different

- Is money being taken from your paycheck?
- Is your bank account frozen or missing funds?
- Are you facing foreclosure or repossession?
- Did you receive a lawsuit or judgment?

Knowing what is happening helps determine what can be done.

Gather the Basics - you don’t need exact numbers

- Creditor or collection agency name
- Approximate amount owed
- When the issue started
- Whether a lawsuit or judgment exists
- How often money is being taken (if applicable)

Pay Attention to Timing - timing often affects outcomes

- Some actions can be stopped quickly
- Others depend on court status or dates
- Waiting too long can limit options
- Acting earlier may prevent additional losses

You don’t need to decide everything today—but timing matters.

Avoid Common Mistakes - try not to:

- Ignore notices because they feel overwhelming
- Assume the problem will fix itself
- Make large financial moves without clarity
- Rely on advice that doesn’t fit your situation

Clear information is more helpful than fast guesses.

Understand the Basics - know when bankruptcy applies ☐

- It often stops wage garnishment and collections
- It may pause foreclosure or repossession
- Some debts are treated differently (support, certain taxes)
- Results depend on timing and individual circumstances

One Last Thing

Urgent financial situations can feel isolating, but understanding what's happening can restore a sense of control. This checklist is meant to help you get oriented—not to replace personalized guidance. Clear answers are available when you're ready.

If questions come up as you review 18 this checklist:

Clear answers are available when you're ready to talk through your situation.

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