

# Scripts

*Because you might just need help with the words.*

## **To shift a due date or set hardship terms**

“Hi, I’m calling to request a due date change to align with my paycheck on the 5th. I want to avoid late fees and keep the account current. Can you move my due date to the 7th and confirm any prorated amount on the transition month? Also, do you have a hardship or fee-waiver option I should know about?”

If they say no, ask for a supervisor and repeat the request calmly. Note the name and confirmation number.

## **Late fee reversal**

“I see a late fee posted on the 12th. I have been a good customer, and I just set up autopay. Would you remove that fee as a courtesy?”

Silence is your friend here. Let them look.

## **To cancel or negotiate**

“Hi, I am reviewing my recurring expenses and need to cancel before the next renewal on [date]. Please confirm the cancellation and the date my access ends.”

If you would rather keep it at a lower price:

“I want to stay, but the current rate is not workable. Do you have a retention rate or a pause option for three months?”

## **Social Security Survivor Benefits**

“Hello, my name is [Your Name]. My husband, [Name], passed away on [date]. I am calling to ask about survivor benefits for myself and any benefits for a dependent child. What documentation do you need from me, and how do I submit it?”

## **Veterans Affairs Benefits (if applicable)**

“Hello, I’m the spouse of [Rank/Name], who passed on [date]. I am calling about burial benefits and survivor benefits. I have the DD-214 and death certificate. What is my next step, and where should I send documents?”

## Boundaries with well-meaning people

“Thank you for checking on me. I’m not able to talk through the details right now. If you would like to help, here are two things that would really lighten the load this week: [specific task] and [specific task].”

## Ask for practical help

“I could use help with two things this week: rides for [child] on Tuesday and Thursday, and three dinners we can reheat. If either is something you can help with, text me which one and I will send the details.”

## Utilities or service providers

“Hi, I’m calling to update the account for [service]. The account holder, [Name], has passed away. I need to change the name on the account and confirm the next bill date. Can you note the account and tell me what documentation you need?”

## Credit card or lender hardship requests

“Hello, I am managing my husband’s affairs after his death. I want to keep this account in good standing. Do you offer hardship options, fee waivers, or a temporary lower payment while the estate is settled?”

## Cancel or pause a subscription

“Hi, I am reviewing recurring charges after my husband’s death. Please cancel this subscription before the next renewal and confirm the date access will end.”

## “Not ready to talk about [Holiday/Event]” - if the date is tender

“I know you mean well asking, and I appreciate the love. [Holiday/Event] is complicated for us. I am keeping it simple this year, and I may step back from events. Thank you for understanding.”



### Important tips:

- Create a new email address just for estate and benefits tasks. Everything lands in one place.
- Keep a simple ledger: date, who you spoke with, what they said, and any confirmation numbers. Future you will bless present you.
- Photograph every document you mail and keep the postal receipt with the photo.