ABC VAC SWEEP
abcvacsweep.co.uk

CHECKLIST

Getting free debt advice: your checklist

- [ ] Write down the names of your creditors and a rough total of what you owe
- [ ] Note your monthly take-home income and essential outgoings
- [ ] Ring a free charity during their published hours – have your postcode ready
- [ ] Explain whether you have an urgent issue or can wait for a full assessment
- [ ] Gather recent bank statements or bills to share at your consultation
- [ ] Ask about all available options, not just one solution
- [ ] Get the adviser's recommendations in writing before you commit