CHECKLIST

Checklist: contacting creditors about gambling debt

- [ ] List all debts, amounts owed, and which payments have been missed
- [ ] Identify priority debts such as rent, mortgage, council tax and energy
- [ ] Calculate what remains after essential spending to offer creditors
- [ ] Contact priority creditors first and agree realistic payment terms
- [ ] Keep written records of every conversation, including dates and reference numbers
- [ ] Propose only what can be sustained; avoid over-promising
- [ ] Seek free debt advice if creditors reject offers or enforcement action begins
- [ ] Set up blocks on gambling transactions to prevent new spending