ABC VAC SWEEP
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CHECKLIST

Your one-page plan for handling debt collection contact

- [ ] Keep every letter and call note in one folder
- [ ] Write down what you owe and to whom
- [ ] List the essentials that must be paid first
- [ ] Answer collectors in writing and keep a copy
- [ ] Ask for the debt and the creditor to be confirmed
- [ ] Check who signed the agreement behind the debt
- [ ] Offer only a payment you can sustain
- [ ] Speak to an adviser before agreeing to anything
- [ ] Ring the National Gambling Helpline if gambling sits behind the borrowing
- [ ] Ask for contact in writing only