CHECKLIST

Starting breathing space: steps to take

- [ ] Find a free debt adviser through Citizens Advice, GamCare or your local counselling service
- [ ] Contact the adviser and describe your debts, income and outgoings honestly
- [ ] Ask the adviser to check you meet the criteria for breathing space
- [ ] Ask the adviser to notify creditors on your behalf
- [ ] Once creditors receive notice, contact must stop — keep records of any contact that continues
- [ ] Work with your adviser during the 60 days to explore your options
- [ ] If gambling has driven your debts, set up GAMSTOP or blocking software during this period
- [ ] Arrange a longer-term solution before breathing space ends