ABC VAC SWEEP
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CHECKLIST

Starting a debt management plan: your action checklist

- [ ] Contact a free debt advice organisation
- [ ] Gather recent bank statements and loan agreements
- [ ] Separate priority debts from non-priority debts
- [ ] Complete the budget assessment honestly
- [ ] Review the proposal before authorising contact with creditors
- [ ] Set up a direct debit for the monthly payment
- [ ] Tell your adviser immediately if your income changes