ABC VAC SWEEP
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CHECKLIST

Bills You Can't Pay: Your Action Checklist

- [ ] List every debt and bill you owe, marking which ones are priority debts
- [ ] Contact priority creditors first and explain your situation honestly
- [ ] Ask for payment arrangements in writing so both sides know what was agreed
- [ ] Seek free debt advice from StepChange, National Debtline or Citizens Advice
- [ ] Cancel or reduce direct debits for non-priority debts so money stays available for essentials
- [ ] Check whether you are entitled to benefits, grants or hardship funds
- [ ] If gambling is part of the problem, contact GamCare or register with GamStop