

Do's and Don'ts

DO

DO be realistic - face up to your true situation and resolve to deal with it - using the help available to you.

DO get in touch with your creditors immediately to explain your difficulties.

DO give priority to those debts which may result in you losing your home, fuel supplies or your liberty.

DO remember that your creditors prefer small payments regularly rather than larger, irregular payments that you cannot sustain.

DO reply to creditors' letters and court summonses within the time period specified and let them have all the facts.

DO keep copies of all correspondence, financial statements, debt schedules etc.

DO attend and/or be represented at court hearings and take all relevant correspondence with you, including your current financial statement.

DON'T

DON'T ignore the problem - it won't go away.

DON'T give up trying to reach agreement with your creditors even if they are difficult and refuse your initial offers.

DON'T be threatened or bullied into making promises which you cannot fulfill.

DON'T borrow more money to pay off your debts, especially by taking on more credit or store cards.

DON'T be afraid to ask for specialist advice - it's FREE call the **Consumer Credit Counselling Service on 0800 1381111**

