



- 1 DON'T PANIC BUT DON'T IGNORE THE PROBLEM
- 2 SPEAK TO YOUR CREDITORS
- 3 DECIDE PRIORITY DEBTS AND WHO YOU OWE MONEY TO
- 4 MAXIMISE YOUR INCOME
- 5 TRY TO REDUCE YOUR OUTGOINGS
- 6 DRAW UP A FINANCIAL STATEMENT
- 7 CUT UP YOUR CARDS –CREDIT AND STORE
- 8 ONLY AGREE TO PAY WHAT YOU CAN AFFORD
- 9 DON'T IGNORE LETTERS
- 10 SEEK OUR HELP IF YOU CAN'T COPE