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CHECKLIST

Creditor negotiation checklist: your first conversations

- [ ] List every debt with creditor name, amount and priority status
- [ ] Calculate monthly income minus essential spending
- [ ] Write a short script explaining your situation and what you can afford
- [ ] Contact priority creditors first
- [ ] Request written confirmation of any agreement
- [ ] Set up standing orders for agreed payments
- [ ] Register with GamStop to block gambling sites
- [ ] Contact StepChange or Citizens Advice if creditors refuse to negotiate
- [ ] Keep copies of all correspondence and payment records
- [ ] Review your credit report regularly to check for errors