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| **Next Steps and Instructions for {{ user.name.first }}** | Shoe footprints with solid fill |

Great job, {{ user.name.first }}.

Now that you’ve collected a of your debts, you are ready to take the next steps.

1. **Save your paperwork in a safe place.** Save this document. The instructions sheet, the debt brief and the information about potential debt solutions (attached below). It is recommended to keep an electronic copy and print a physical copy if you can. Keep the debt contracts, emails, letters, and any written documents you used to find the information about your debts.
2. **Get your credit reports**. It’s a good idea to get copies of your credit reports to check you’ve got the right details for all your debts. Learn about how to find your credit reports [here](https://www.citizensadvice.org.uk/debt-and-money/help-with-debt/dealing-with-your-debts/collecting-information-about-your-debts/#:~:text=Getting%20your%20credit%20reports), https://www.citizensadvice.org.uk/debt-and-money/help-with-debt/dealing-with-your-debts/collecting-information-about-your-debts .
3. **Contact a debt advisor**. Speak to a debt adviser to get help choosing the best way to deal with your debt. Start to look for a debt advisor at any of the following places:
   * [The Speakeasy Advice Centre](https://www.speakeasy.cymru/debt) https://www.speakeasy.cymru/debt
   * [Citizens Advice](https://www.citizensadvice.org.uk/debt-and-money/help-with-debt/) https://www.citizensadvice.org.uk/debt-and-money/help-with-debt/
   * The Money Advice Service can help you find free services https://www.moneyadviceservice.org.uk/en/tools/debt-advice-locator

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| **When you meet with your debt advisor:** | |  |
| **Things to bring when you meet with your debt advisor** | | Document outline |
| Stop outline | Your debt brief with your information |  |
| Stop outline | Paperwork relating to your debts |  |
| Stop outline | Copies of your credit report |  |
| **Important things to tell your debt advisor** | | Comment Important outline |
| Stop outline | If you have a visa to work/live in Wales, make sure your debt advisor knows. |  |
| Stop outline | Ask if you qualify for a breathing space. |  |
| Stop outline | Ask if you qualify for a mental health breathing space. |  |
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