

Debt Checklist



Coimisiún um
Iomaíocht agus
Cosaint Tomhaltóirí

Competition and
Consumer Protection
Commission

List your debts in order of priority, starting with your mortgage or rent, and utility bills. You need to pay these first because you could be at risk of losing your home, being evicted or your gas or electricity may be disconnected.

If you are worried about your loan repayments, contact your lender as soon as you can to explain your situation and find out about your options.

Then look at your other debts such as credit card debt, overdrafts and personal loans. List your debts in order of the highest annual percentage rates (APR). The highest APR loans should be paid after your mortgage or rent and utility bills.

Debts	Monthly/weekly repayment	Amount outstanding	Name & contact details of provider	If you are having difficulty repaying this debt, have you contacted your provider yet?	
				Yes	No*
Priority debts					
Mortgage/rent					
Hire purchase agreement					
Utility bills					
Other					
Secondary debts					
Personal loan (for example, car loan)					
Credit card					
Credit union loan					
Moneylender's loan					
Other					

* If you are worried about your loan repayments, contact your lender as soon as you can to explain your situation and find out about your options