CREATIVE EDGE
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CHECKLIST

Getting back on track: immediate steps for unpaid business bills

- [ ] Write down exactly what you owe, to whom and when it was due – get figures from invoices and bank statements.
- [ ] Block gambling sites on your work devices or change passwords to make gambling harder in the moment.
- [ ] Separate your business and personal bank accounts if they're mixed – move income to a separate account immediately when it arrives.
- [ ] Contact each creditor before they contact you – explain briefly, apologise and ask about a payment plan.
- [ ] Prioritise bills: business essentials first, then HMRC, then suppliers you need to work with.
- [ ] Register with GAMSTOP to self-exclude from all licensed gambling sites for six months or longer.
- [ ] Call GamCare or the National Gambling Helpline to talk through what's driving the gambling.
- [ ] Ask your accountant or a trusted person to review your business spending monthly.