

# Hardships and Creditors



## Do's and Don'ts







- ☑ Do reach out for help.
- ☑ Do read and understand all the terms and agreements.
- ☑ Do keep written records of all communication and agreements.
- ☑ Do consult an expert, because they will help you know if the debt is yours and if you have pay it.
- ☒ Don't ignore your debt.
- ☒ Don't sign anything without reading ALL terms of the agreement in writing.
- ☒ Don't make verbal agreements before seeing the written agreement.
- ☒ Don't make or promise to make small payments, because this will confirm the debt is yours.



## Resources



Considering bankruptcy? These resources can help.

-  [Maryland Volunteer Lawyers Service](#)
-  [Maryland Legal Aid](#)
-  [Community Legal Services \(CLS\) of Prince George's County, Inc](#)
-  [Mid-Shore Pro Bono](#)

Hardship letters can be helpful for anyone struggling with paying back a creditor. They must be submitted to creditors in writing.

- ✉ [Sample Letter](#)
- ✉ [Sample Letter to Creditor](#)

There are organizations that can help you manage debt. [Consumer Credit Counseling Services \(CCCSMD\)](#) can help you with a wide variety of individual financial counseling and educational services.