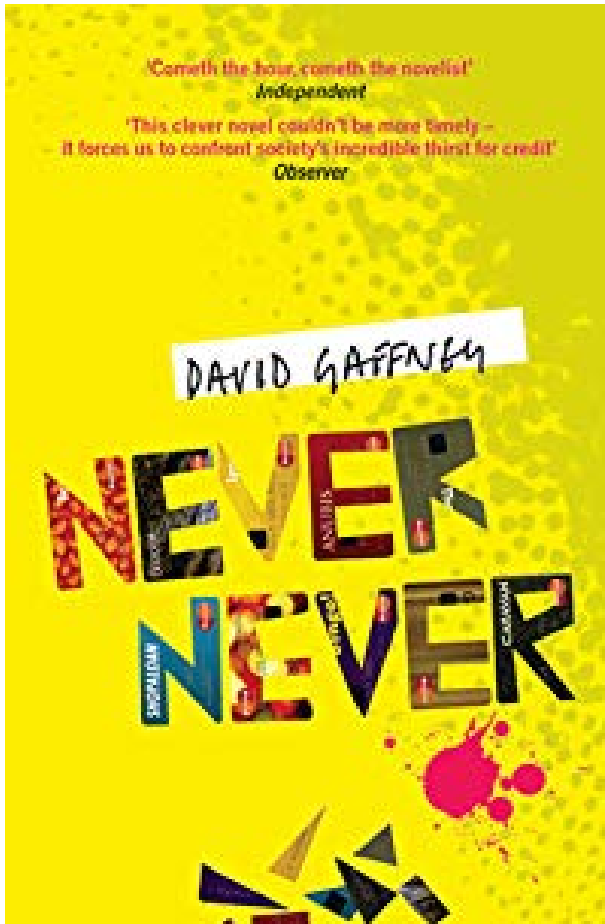


Never Never



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This house of maxed-out cards is about to come crashing down Eric is a debt counselor whose days at the Cleator Moor Money Advice Shop in the run-down urban badlands of West Cumbria are spent helping anxious debtors avoid making payments. However, he not only doles out survival tips about the 'fascinating worm-holes' of the banking and benefits system to the chronically indebted—he practices what he preaches, through an elaborate maze of scams designed to keep him ahead of collectors and out of the courts. Mired in more debt than most of the clients he counsels, Eric maintains a façade of easy solvency for his girlfriend, Charlotte, while sneaking off to Manchester to feel alive again, borrowing cash from various shady characters, and having peculiar sexual encounters with his first love, Julie.