|  |  |
| --- | --- |
| **Creditor name and address** | **My name and address** |

My account/agreement No:

To whom it may concern

**My payments to you**

I am in financial difficulty, and because of this I have recently been in touch with StepChange Debt Charity. I’ve reviewed my financial situation with them and discussed my options for dealing with my debt.

In view of the above, please stop any interest or other charges from being added to my account and stop any further action to collect the money I owe.

I’ve enclosed the budget I’ve completed with StepChange, which demonstrates my monthly income and expenditure. You will be able to see from this information that I’m unable to make my contractual payments to you.

Once I’ve reviewed my options and decided how to deal with my debt, I’ll contact you again to confirm my next steps.

Kind regards

Your name