**Creditor name and address:**

Account/Agreement No:

**Your name and address:**

Date:

Dear Sirs

I’ve received advice from StepChange Debt Charity to help solve my debt problem.

I am in financial difficulties and not able to meet my normal monthly payments.

StepChange Debt Charity is setting up a token payment plan/debt management plan for me and they’ll send you an offer of payment along with a copy of my budget and list of creditors.

I’m expecting my situation to improve in the next 12 months. Once it has I’ll contact StepChange Debt Charity for further advice.

I authorise you to disclose my account details to StepChange Debt Charity and you can contact them on 08442 641 916. They’re open Monday to Friday 8am to 6pm.

Yours faithfully

(Print name)