# [Creditor name]

# [Creditor address]

# [Creditor address]

# [Creditor address]

Account number: **[Your account or agreement number with creditor]**

# [Your name]

# [Your address]

# [Your address]

# [Your address]

**[Date]**

Dear Sir/Madam

# Payment of arrears

I am in financial difficulties and have recently reviewed my situation with StepChange Debt Charity. My StepChange reference number is **[StepChange reference number]**.

My budget shows that I am unable to pay the normal monthly payment on the above household bill.

StepChange Debt Charity are advising me on how to improve my situation. I will make a monthly payment of **£[amount]** until more money is available and let you know when my circumstances change.

I enclose a copy of my household budget to confirm my financial position.

As soon as my situation improves, I will resume my normal monthly payment and prioritise clearing the arrears as quickly as I can.

In the meantime, please consider stopping any further action against me.

Yours faithfully

**[Your name]**