**[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 Sirs

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 able to make my normal monthly payment.

However, I am unable to clear the arrears in full at this time.

After paying my normal monthly payment to you, I can afford to pay an additional amount of **£[amount]** towards my arrears.

I will pay this amount each month and tell you when my circumstances change. I will prioritise clearing these arrears as quickly as I can. I enclose a copy of my household budget to confirm my situation.

Yours faithfully

**[Your name]**