# [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 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]**