**[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’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 (TPP)/debt management plan (DMP) /debt payment programme through the Debt Arrangement Scheme (DAS)]** for me and they’ll send you an offer of payment along with a copy of my budget and list of creditors. My StepChange reference number is **[StepChange reference number]**.

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

**[Your name]**