**[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 writing to let you know I am in financial difficulty. 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.

I will pay my regular payment of **£[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]**