

Creditor name and address:

Account/Agreement No:

Your name and address:

Date:

Dear Sir/Madam

Temporary payment arrangement

I have received advice from StepChange Debt Charity to help solve my debt problem.

I am in financial difficulties at the moment and not able to meet my normal monthly payments. I will make a monthly payment of whatever I can afford until more money is available.

I have enclosed my monthly budget and a list of creditors. After paying my household bills, I can pay you £ . I will pay this each month and tell you when my circumstances change.

I will continue working with StepChange Debt Charity to improve my circumstances and find a more permanent solution to repay my debt. In the meantime, please consider reducing or stopping interest or any other charges on my account to help me during my financial difficulties.

Yours faithfully