# Creditor name and address:

Account/Agreement No:

# Your name and address:

Date:

Dear Sir/Madam

# Payment of arrears

I am in financial difficulties and have recently reviewed my situation with StepChange Debt Charity. 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 £ 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

To use for offering a payment to clear arrears on your priority debts