**Creditor name and address:**

Account/Agreement No:

**Your name and address:**

Date:

Dear Sirs

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 £XX 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

(Print name)