Your name

Your address here

Creditor’s name here

Creditor’s address here

Date

Dear Sir/Madam

Re: Account/Reference Number

**I/We** have enclosed a financial statement prepared using realistic budgeting figures, given **my/our** current circumstances. This also shows the current level of debts outstanding. You can see from this information, that **I/we** are finding it difficult to meet even **my/our** basic needs at this time. Therefore **I/we** are unable to make any realistic offer of payment at this time.

**I/We** request therefore that you give consideration to allowing a suspension of the payments on the account for a period of six months, when the situation can be reviewed.

Include here any possible future potential if appropriate to start repayments again e.g. expecting to go back into work

If interest or other charges are being added to the account **I/we** would be grateful if you would freeze these so that all payments made will reduce what **I/we** owe you.

I/we hope you will be sympathetic to **my/our** request as this would greatly relieve some of the stress the **I/we** are experiencing.

**I/we** would appreciate any help you can give **me/us**.

Yours faithfully

Sign your name here

Print your name here