

Subject: Request for Payment Flexibility on Holiday Debt

Dear [Creditor's Name],

I hope this message finds you well. I am writing to discuss my current financial situation regarding my holiday debt with your organization. Due to unforeseen circumstances, I am facing challenges in meeting the regular payment schedule.

As the holiday season approaches, I kindly request your understanding and support by allowing flexibility in my payment plan. I am committed to fulfilling my obligations and believe that temporary adjustments would greatly help me manage my finances during this time.

Specifically, I would appreciate the opportunity to [insert specific request, e.g., delay payments, reduce monthly amounts, etc.]. This would significantly alleviate my financial stress and allow me to regain stability.

I genuinely value my relationship with your organization and am hopeful for your kind consideration in this matter. Thank you for taking the time to review my request.

Looking forward to your positive response.

Sincerely,
[Your Name]
[Your Contact Information]