

# Debt Management Message

Date: **[Insert Date]**

To: **[Recipient's Name]**

From: **[Your Name]**

Subject: Debt Management Proposal

Dear **[Recipient's Name]**,

I hope this message finds you well. I am writing to discuss the current status of my debt and to propose a structured management plan that will benefit both parties.

As you are aware, I have been facing some financial difficulties recently, which have made it challenging for me to meet my payment obligations. However, I am committed to resolving this situation and would like to propose an installment plan where I would make regular payments of **[propose amount]** over the next **[number of months]**.

I believe this approach will not only help me manage my finances better but also ensure that you receive the owed amount in a timely manner.

Please let me know your thoughts on this proposal at your earliest convenience. I am open to discussing alternative arrangements if you have any suggestions that might work better.

Thank you for your understanding and support.

Sincerely,

**[Your Name]**

**[Your Contact Information]**