

# Repayment Plan Offer

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

## Subject: Repayment Plan Offer

Dear [Creditor's Name],

I hope this message finds you well. I am writing to propose a repayment plan for my outstanding debt of [amount owed]. Due to [brief reason for financial difficulty], I am currently unable to pay the full amount at once.

To settle this debt responsibly, I would like to propose a repayment plan as follows:

- Total Debt: [amount owed]
- Proposed Monthly Payment: [amount]
- Duration of Repayment: [number of months]
- First Payment Due Date: [date]

I believe this plan will allow me to fulfill my obligation while managing my finances effectively. I kindly ask for your consideration of this proposal. I am open to discussing this matter further to reach a mutually agreeable arrangement.

Thank you for your understanding. I look forward to your prompt response.

Sincerely,

[Your Name]