

Credit Card Debt Management Proposal

Date: [Insert Date]

To: [Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I hope this message finds you well. I am writing to propose a debt management plan regarding my credit card account, with account number [Insert Account Number]. Due to unforeseen circumstances, I have encountered difficulty in managing my monthly payments.

To address this situation, I propose the following plan:

- A temporary reduction in my interest rate to [Insert Reduced Rate] for the next [Insert Duration].
- An extension of my payment deadlines for the next [Insert Duration] to reduce my immediate financial burden.
- A structured repayment plan that allows me to pay [Insert Amount] monthly until the debt is resolved.

I am committed to resolving my debt and believe this plan will allow me to make consistent payments while regaining financial stability. I would appreciate your consideration of this proposal and any additional terms you may require.

Please contact me at [Insert Phone Number] or [Insert Email Address] to discuss this proposal further.

Thank you for your understanding and consideration.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]