## **Arrangement Request for Credit Card Debt**

Date: [Insert Date]

[Your Name] [Your Address] [City, State, Zip Code] [Your Email Address] [Your Phone Number]

[Creditor's Name] [Creditor's Address] [City, State, Zip Code]

Dear [Creditor's Name],

I am writing to request a payment arrangement for my credit card debt account number [Insert Account Number]. Due to [brief explanation of your situation, e.g., job loss, medical emergency], I am currently facing financial difficulties.

I would like to propose a payment arrangement that would allow me to manage my payments more effectively. I propose to pay [Insert suggested amount] per month until my situation improves. I believe this arrangement can help me keep my payments up to date and prevent further complications.

I appreciate your understanding and consideration of my circumstances. Please let me know if we can agree on this arrangement or if you need any additional information.

Thank you for your time and understanding.

Sincerely, [Your Name]