

# Negotiation for Staggered Billing Terms

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Credit Card Company Name]

[Company Address]

[City, State, Zip Code]

Subject: Request for Staggered Billing Negotiation

Dear [Credit Card Company Representative's Name],

I hope this message finds you well. I am writing to discuss my current credit card billing terms with account number [Your Account Number]. Due to unforeseen circumstances, I am facing financial challenges that make it difficult for me to meet the regular payment schedule.

To ensure I can continue to manage my account responsibly, I would like to explore the possibility of staggered billing arrangements for an extended term. I believe that this could help me stay on track with my payments while also ensuring that the account remains in good standing.

I appreciate your consideration of my request, and I am open to discussing potential options that may be available. Please let me know a convenient time for us to further this conversation.

Thank you for your understanding and support.

Sincerely,

[Your Name]