Credit Card Staggered Billing Proposal

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Credit Card Issuer's Name]

[Credit Card Issuer's Address]

[City, State, Zip Code]

Dear [Credit Card Issuer's Name],

I hope this letter finds you well. I am writing to formally request a staggered billing proposal for my credit card account #[Insert Account Number]. Due to [briefly explain your current financial hardship], I am struggling to maintain timely payments and am seeking your assistance in restructuring my payment plan.

In light of my financial situation, I propose the following payment structure:

- Payment amount: [Insert proposed amount]
- Payment frequency: [Discuss terms, e.g., bi-weekly, monthly]
- Duration of the proposal: [Insert duration, e.g., 6 months, 12 months]

I believe that implementing this staggered billing arrangement will enable me to manage my payments more effectively and ensure that I remain a dedicated customer of [Credit Card Issuer's Name]. I appreciate your consideration of my situation and look forward to your positive response.

Thank you for your time and understanding.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]