Staggered Billing Request for Personal Expenses

Date: [Insert Date]

[Credit Card Issuer's Name] [Credit Card Issuer's Address] [City, State, Zip Code]

Dear [Customer Service/Specific Contact Name],

I am writing to formally request a staggered billing arrangement for my credit card account ([Your Account Number]). Due to unforeseen personal expenses, I am facing temporary financial challenges and would greatly appreciate your assistance in managing my payments.

I propose to spread my upcoming balance over a period of [Specify Duration, e.g., 6 months] with reduced monthly payments. This would enable me to meet my obligations while alleviating some immediate financial strain.

I have maintained a good payment history with your institution and am committed to fulfilling my responsibilities during this period. I kindly ask that you consider my request and provide any necessary documentation or guidelines to move forward.

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

Sincerely,

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