

Below is a sample letter that you can edit as you see fit which you can use to send to your bill payment companies. (remove this before you send it).

Date:

Your First and last name

Full Address

Phone number

Company Name (Who the bill payment is for)

Full Address

Phone number

To whom it may concern, (or personalize with a name)

I'm writing you today to inform you that I am struggling with our financial situation at home which means I'm late paying for my (insert bill payment here including account number).

We are working on a strategic budget plan to get back on track but in the meantime I'm hoping that we can come to an arrangement to pay the bill in full by (insert date).

I'm also hoping that we can work on removing any notes that may be left on my credit report since I've been an excellent customer and this is my first time being late with a payment.

If you'd like to talk on the phone or in person I'm more than happy to accommodate your schedule. Please contact me at (insert your phone number here).

I'm looking forward to hearing back from you.

Regards,

Mr/Mrs. Peabody