

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Email Address]  
[Phone Number]  
[Date]  
[Recipient's Name]  
[Recipient's Title]  
[Company/Organization Name]  
[Company Address]  
[City, State, Zip Code]

Dear [Recipient's Name],

I hope this message finds you well. I am writing to propose a payment arrangement regarding my outstanding balance of [amount owed] for [provide brief description of the debt or service].

Due to [brief explanation of circumstances leading to the request, e.g., unforeseen financial difficulties, job loss, etc.], I am currently unable to settle this balance in full. I would like to propose a payment plan that accommodates my current financial situation.

I suggest the following terms for the payment arrangement:

- \*\*Payment Amount:\*\* [Proposed amount]
- \*\*Payment Frequency:\*\* [e.g., weekly, bi-weekly, monthly]
- \*\*Proposed Start Date:\*\* [start date]
- \*\*Duration of Payments:\*\* [number of months or until balance is paid in full]

I believe this arrangement will allow me to gradually meet my obligation while managing my finances responsibly.

Thank you for considering my proposal. I am committed to fulfilling my responsibilities and appreciate your understanding during this time.

Please let me know if we can discuss this further or if you have alternative suggestions.

Sincerely,

[Your Name]