[Your Name] [Your Address] [City, State, ZIP Code] [Email Address] [Phone Number] [Date] [Utility Company Name] [Utility Company Address] [City, State, ZIP Code] Subject: Request for Payment Arrangement Dear [Utility Company Customer Service/Specific Contact Name], I hope this message finds you well. I am writing to request a payment arrangement for my utility account (Account Number: [Your Account Number]). Due to [brief explanation of your situation, e.g., temporary financial hardship, unexpected medical expenses], I am currently unable to pay the full balance by the due date. I would like to propose a payment plan that allows me to pay off the outstanding balance of [Total Amount Due] over a period of [number of months/weeks]. I am able to make a payment of [proposed amount] on [suggested payment date], beginning on [start date]. Please let me know if this arrangement can be accommodated or if there are alternative options available. I appreciate your understanding and support during this challenging time. Thank you for considering my request. I look forward to your prompt response. Sincerely, [Your Name]

[Your Account Number] (if not mentioned earlier)