

## Letter to a non-priority creditor to make an offer of payment based on a fair distribution of your available income.

This letter is used when you have money to offer your creditors and have calculated the correct amount to offer them based upon what money you have available compared to the amount of debt you owe them.

Enter Your Name,  
Address and  
Postcode

Creditor's Name,  
Address and  
Postcode

Date

**Account number: [account number]**

Dear Sir or Madam

I am in financial difficulty and I am writing to all of my creditors to tell them about my situation.

- Insert details of your situation here for example, if you are claiming benefits, if you're off work because you are ill or caring for somebody, or say what change in circumstances you have had which has led to your financial problems.

I have completed a budget sheet which gives details of my situation. I enclose a copy for you to look at.

I offer to make payments of £..... each month based on an equitable distribution of available income. Whilst I appreciate that this offer is small, I feel it is the only realistic one in the circumstances.

I also ask if you would kindly freeze any interest on my account to stop my financial circumstances getting worse.

If my situation improves, I will contact you again with an updated financial statement and a new offer of payment.

I hope you can help and look forward to hearing from you.

Yours faithfully

[Your Name]