Payment arrangement preparation

Prepare realistic figures before contacting a creditor.

Three steps

1. List essentials first
2. Work out available cash
3. Ask about written payment options

A worked example

Creditor	Provider A
Amount due	240
Available now	60
Affordable future payment	45
Question	Options?

A proposed amount should reflect what you can actually afford.

This is not legal or debt advice.

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Use one row per item or decision. Start with what you know.

Creditor	Amount due	Available now	Affordable future payment	Question

My next action / when