

## Letter to a non-priority creditor to say you have nothing to offer

This letter is used when you have no money to offer the creditor and is only really suitable on a very temporary basis. Sometimes creditors will refuse your request where no payments are being made and if this happens you may wish to make them a token offer.

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, and so on

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

As you can see, after my normal spending and making payments to priority creditors, there is no available income to make repayments on the debt I owe you or any of my non-priority creditors.

In these circumstances I would like to ask you to withhold action on this account for three months.

While I realise you may not be happy with this, I feel it is the most practical thing to do at this time. Please also freeze 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]