

Creditor Relief Request (sample letter) – Excepted Employee

Date

Your Name
Your Address
City, State Zip

Creditor
Creditor Address
City, State Zip

Re: Acct # XXXX-XXXX-XXXX-XXXX

Dear Sir or Madam:

I regret to inform you that I am unable to make a payment on my [mortgage] [auto loan] [credit card] this month due to the ongoing partial shutdown of my Federal agency. I am among those Federal employees whose duties have been determined to be “mission critical.” That means I am continuing to work, but I am not being paid. My pay has been deferred to some future time when Congress appropriates funds for my agency. This situation is beyond my control, and it has put me in a financial bind.

I am therefore requesting that you defer my monthly payments at least until the Federal government shutdown ends. I also request that you defer the late fee and any additional interest that would ordinarily accrue on a late payment. I will resume my payments as soon as I receive my next pay check.

Even after Congress provides funding for my agency I may need to request additional assistance in meeting my obligation to pay my [mortgage] [auto loan] [credit card], such as reduced payments for a period of time. I will keep you updated about any change in my financial situation.

I thank you in advance for understanding my situation, and ask that you acknowledge my request in writing or by phone. I can be reached at the address above and by phone at XXX-XXX-XXXX. [I can also be reached by email at xxxxxxx@xxxxx.xxx]. You can confirm my situation by calling my supervisor, [Mr.] [Ms.] [supervisor's name], at XXX XXX XXXX, between the hours of 8:00 a.m. and 2:00 p.m. Again, thank you for your help and understanding.

Sincerely,

Your Signature

Your Name

Creditor Relief Request (sample letter) – Furloughed Employee

Date

Your Name
Your Address
City, State Zip

Creditor
Creditor Address
City, State Zip

Re: Acct # XXXX-XXXX-XXXX-XXXX

Dear Sir or Madam:

I regret to inform you that I am unable to make a payment on my [mortgage] [auto loan] [credit card] this month due to being furloughed by my Federal agency. I have attached a copy of my furlough notice. I do not know how long this will last, or when I will resume work again, but this situation has put me in a financial bind that is beyond my control.

I am therefore requesting that you defer my monthly payments at least until the Federal government shutdown ends. I also request that you defer the late fee and any additional interest that would ordinarily accrue on a late payment. It is unknown at this time whether Congress will provide back pay to furloughed employees; if they do not, I may need to request additional assistance in meeting my obligation to pay my [mortgage] [auto loan] [credit card], such as reduced payments for a period of time. I will keep you updated about any change in my financial situation, and I will resume making payments as soon as soon as possible after returning to work.

I thank you in advance for understanding my situation, and ask that you acknowledge my request in writing or by phone. I can be reached at the address above and by phone at XXX-XXX-XXXX. [I can also be reached by email at xxxxxxxx@xxxxx.xxx].

Sincerely,

Your Signature

Your Name

Enclosure

NEWS AND RESOURCES FOR WORKING WITH CREDITORS

Sample Letters for Corresponding with Creditors:

<http://www.ovlg.com/letters/>

How to Write a Debt Relief Letter:

http://www.ehow.com/how_7612550_write-debt-relief-letters.html

Negotiating with Your Creditors:

<http://www.consumerreports.org/cro/money/credit-loan/negotiating-with-your-creditors/overview/negotiating-with-your-creditors-ov.htm>

CBS Article on Requesting Help from Creditors:

http://www.cbsnews.com/8301-505145_162-57606579/juggling-your-bills-when-your-paycheck-goes-on-furlough/

Article on Banks Offering Help to Furloughed Workers:

<http://www.creditcards.com/credit-card-news/furloughed-federal-workers-bank-help-1282.php>

(Check with your own bank to see if they are offering similar accommodations).

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