Prepare a payment discussion

Start with essential expenses and an honest budget for one chosen period. Contact the creditor or authorized servicer before assuming a change is available. This worksheet is not a hardship request and does not change a contract.

Budget period and upcoming payment date

Available money ($)	Essentials ($)	Other obligations ($)	Payment ($)

Temporary timing gap or recurring shortfall? Describe briefly

Options to ask about and a realistic proposal

Questions for the responsible party

What options are available? Do interest or fees continue? How does the option change total repayment, reporting and collateral risk? Who can approve it? What will be confirmed in writing? Stopping an automatic debit does not by itself cancel the debt.

Record the response

Organization and responsible role (no full account number)

Date, channel and non-sensitive reference

Response and conditions described

Effect on fees, interest, total repayment and reporting

Written confirmation received or still needed

Next step and follow-up date

For unresolved consumer-finance issues, review the scope of the CFPB complaint process at consumerfinance.gov/complaint/. For immediate payment or account risk, contact the bank or provider through a known channel. See www.cash-installment.com/responsible-lending/.