

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Your Account Number]

[Date]

[Name of Recipient/Department]  
[Company/Lender Name]  
[Company Address]  
[City, State, Zip Code]

RE: Request for Zero Dollar (\$0.00) Payment Plan Deferment

To Whom It May Concern,

I am writing to formally request a Zero Dollar (\$0.00) monthly payment plan or a temporary deferment of my payments regarding the above-referenced account. Due to unexpected financial hardship, I am currently unable to make my scheduled payments.

My current financial situation is as follows: [Briefly describe reason, e.g., unemployment, medical emergency, or reduced income]. Based on my current monthly income and essential living expenses, I have no disposable income available to put toward this debt at this time.

I am requesting that this plan remain in effect for a period of [Number of months] or until my financial situation improves. I am committed to resolving this balance and will notify you immediately once I am in a position to resume regular payments.

I have enclosed [Mention any documents, e.g., proof of income, termination letter] to support my request. Please review this proposal and provide written confirmation if this arrangement is acceptable.

Thank you for your time and for your cooperation in this matter.

Sincerely,

[Your Signature]

[Your Printed Name]  
[Your Phone Number]  
[Your Email Address]