

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

[Date]

[Recipient Name or Department]
[Creditor or Agency Name]
[Address]
[City, State, Zip Code]

RE: Voluntary Payment Plan Proposal for Account/Case Number: [Your Account Number]

Dear [Recipient Name],

I am writing regarding the wage garnishment order currently in place or pending against my wages for the above-referenced account. I would like to propose a voluntary payment plan to resolve this debt in a mutually beneficial manner.

Due to my current financial obligations and living expenses, the current/proposed garnishment amount creates a significant financial hardship. In lieu of a mandatory wage garnishment, I am offering to make voluntary payments of \$[Amount] per month, starting on [Start Date].

In exchange for these regular, voluntary payments, I request that you:

- Withdraw or release the current wage garnishment order.
- Cease any further legal action or collection efforts regarding this debt as long as payments are made on time.
- Notify my employer, [Employer Name], that the garnishment has been satisfied or released.

I am committed to resolving this balance and believe this arrangement ensures consistent progress toward full payment without compromising my ability to meet basic living requirements. I have enclosed my first payment of \$[Amount] as a sign of good faith.

Please provide a written agreement confirming the acceptance of these terms. Thank you for your time and cooperation in this matter.

Sincerely,

[Your Signature]

[Your Printed Name]