

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Your Phone Number]  
[Your Email]

[Date]

[Recipient Name]  
[Company Name]  
[Department, e.g., Accounts Receivable]  
[Address]  
[City, State, Zip Code]

**RE: Graduated Payment Plan Proposal for Account Number: [Your Account Number]**

Dear [Contact Person Name or Billing Department],

I am writing to formally propose a graduated liquidation arrangement to resolve the outstanding balance of \$[Total Amount Owed] on my account. Due to my current financial circumstances, I am unable to pay the full amount immediately, but my financial stability is expected to improve over the coming months.

I propose a graduated payment schedule that increases in increments as follows:

- **Months 1 - [X]:** \$[Amount] per month
- **Months [X+1] - [Y]:** \$[Increased Amount] per month
- **Months [Y+1] until completion:** \$[Final Increment Amount] per month

The first payment will be issued on [Date of First Payment]. I intend to make all subsequent payments by the [Day of Month, e.g., 15th] of each month.

I am committed to liquidating this debt in full and believe this graduated structure allows me to remain consistent with my obligations while my income recovers. I kindly request that you pause any further collection actions or interest accrual while I adhere to this schedule.

Please confirm in writing if this arrangement is acceptable to you. Thank you for your time and for working with me to resolve this matter.

Sincerely,

[Your Signature]

[Your Printed Name]