

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

[Date]

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

RE: Non-Standard Payment Plan Proposal for Case/Account Number: [Account Number]

Dear [Recipient Name],

I am writing to formally request a non-standard payment plan regarding the earnings collection or debt recovery currently associated with my account. Due to my current financial situation, I am unable to meet the standard repayment terms or the full amount of the proposed garnishment/deduction.

Currently, my monthly income is [Monthly Income Amount] and my essential living expenses (including housing, utilities, and medical costs) total [Monthly Expenses Amount]. A standard deduction would cause significant financial hardship and prevent me from meeting these basic needs.

I propose the following alternative payment plan:

- **Proposed Monthly Payment:** \$[Amount]
- **Payment Start Date:** [Date]
- **Payment Frequency:** [Monthly/Bi-weekly]

I have attached documentation of my current income and expenses to support this request. I am committed to resolving this debt and believe this proposed amount is the maximum I can realistically sustain at this time.

Please review this proposal and provide written confirmation if it is acceptable. I can be reached at [Your Phone Number] if you require further information.

Thank you for your time and consideration.

Sincerely,

[Your Signature]

[Your Printed Name]