

## Sample letter

### Letter to creditor / collection agency – Notify of inability to pay

(copy and paste the contents below into a new document)

Date

YOUR NAME

Address

Re: NAME OF DEBT / Account or Reference number if you have it

I am writing with respect to the above-noted account.

I am unable to pay anything on this account at this time. I am currently ...(explain your situation, unemployed, on Social Assistance, Disability, etc.).

Attached is an up-to-date statement of Income and Expenses. Should my circumstances change, I will be in touch to make payment arrangements.

I understand that you have the right to take further steps to collect on this account.

Regards,

YOUR NAME