

D3 | Three conversations, three decisions

WORKED EXAMPLES | Groundwell Press | Version 1.1 | October 2, 2026

These are fictional conversations, not lender offers or statements of what any creditor must provide. Read them alongside the editable working copy.

Mina has \$240 available for all card payments this month. Card A requires \$100, Card B \$170, and Card C \$35: total \$305. The whole-debt shortfall is \$65. The amount available for Card B after A and C is only \$105.

Her work hours fell. She expects a review of her schedule in eight weeks but has no guaranteed restoration date. She asks Card B for a \$105 payment for three months and written terms. The next pages show different outcomes, not three steps that necessarily occur in sequence.

The decision rule stays fixed: add every required payment and fee. An attractive concession is useful only if the whole payment plan is feasible or another specific change closes the remaining gap.

Case 1 grants part of the request but leaves \$20 unfunded. Case 2 refuses relief and leaves a clear next action. Case 3 presents a program with a lower advertised payment that still exceeds Mina's capacity.

No case recommends stopping payments to gain leverage. A phone request does not itself change a bill. Mina asks what applies while the review is pending and seeks written terms.

Conversation 1 | A partial concession

Mina: My minimum is \$170 and the due date is October 18. My hours have been reduced. I have \$240 for all my card payments after essential expenses, and \$135 is required on the other two accounts. I can afford \$105 here. Can you review a three-month hardship payment at that amount?

Representative: We can review the account. Are you asking to skip a payment?

Mina: No. I am asking for a payment I can sustain and for the terms in writing. My hours will be reviewed in eight weeks, but I cannot guarantee they will be restored.

Representative: The option I can offer today is \$125 a month for three months. The rate would be reduced during that period. The account would be restricted for new purchases.

Mina: Thank you. That is a \$45 reduction, but my full card payments would still be \$100 plus \$125 plus \$35, or \$260. That is \$20 above my total capacity. Is \$105 possible, or can a hardship specialist review it?

Representative: I cannot approve \$105. I can submit it for a specialist review. I do not have the final rate or the next payment after the three months on this screen.

Mina: Please submit that request. I need the rate, any fees, the effective date, each due date and the payment afterward. Would the original due date and minimum still apply while I wait?

Representative: Yes. The current bill remains due unless a change is approved. We expect to reply through your secure inbox within three business days.

Mina: Please note that I have not accepted the \$125 arrangement. I need to understand whether I can close the remaining \$20 gap without missing essentials. How will the restriction and payments be reported, and what happens if a program payment is late?

Representative: The specialist will include the program conditions. Your reference number is H-102. My ID is 714.

Mina: I have recorded H-102 and the three-business-day follow-up. I will check the secure inbox and contact you if the terms are missing. Please confirm that requesting review has not enrolled me or authorized a debit.

Representative: Correct. This is a review request only.

Decision: PARTIAL CONCESSION, NOT YET FEASIBLE. Saving \$45 does not erase a \$65 shortfall. Mina requests a review and checks whether another real change can close the remaining \$20; she does not manufacture capacity by ignoring a bill.

Conversation 1 | Record and follow-up

Capacity: \$240 total. Original minima: \$305. Requested Card B payment: \$105. Offered Card B payment: \$125. Other minima: \$135. New proposed total: \$260. Remaining deficit: \$20.

Unknown terms: temporary rate; fees; payment after month three; reporting description; late-program consequences. Account restriction was mentioned but not yet documented. Current minimum and deadline remain in effect during review.

Recorded outcome: review submitted, not accepted. Next action: check secure inbox within three business days and revisit total capacity. Reference H-102 is a fictional example identifier.

Subject: Written terms requested - account ending 0000, reference H-102

Hello hardship team,

On October 5, I spoke with representative 714 about my request for a \$105 monthly payment for three months. A \$125 payment was discussed, but it would leave my total card obligations \$20 above my \$240 monthly capacity.

Please review whether \$105 is available and send the complete proposed terms, including APR, interest treatment, fees, effective date, due dates, account restrictions, reporting description, late-payment consequences and the payment after the program ends.

I understand the current minimum and due date remain applicable until a change is approved. Please correct that understanding if necessary.

I have requested review; I have not accepted enrollment or authorized a new automatic debit. Please identify the next decision date and any documents required through your secure channel.

Mina

Why this follow-up works: it preserves the actual request, the partial offer and the unresolved deficit. It requests missing terms without claiming that a phone conversation already changed the contract.

Conversation 2 | A refusal with a next step

Mina: I am calling before my October 18 payment because my reduced hours make the \$170 minimum unaffordable. I can allocate \$105 to this account after essentials and the minimums on my other cards. Is a temporary reduced-payment option available?

Representative: There is no hardship offer available on your account today.

Mina: Is that because of a specific program requirement, or is this a decision another team can review?

Representative: The system does not show an eligible offer. I can transfer you to our assistance team, but I cannot promise a different result.

Mina: Please transfer me. Before you do, can you record the payment request and the fact that I contacted you before the due date?

Assistance representative: I reviewed the request. We cannot reduce the current minimum today. You may contact us again after the next statement, but eligibility is not guaranteed.

Mina: I understand. I do not want to promise \$170 when I only have \$105 for this account. If I pay \$105, will that satisfy the current minimum?

Assistance representative: No. The unpaid portion would still be due under your current terms. Fees or other consequences can apply.

Mina: Please direct me to the relevant account terms. I am not choosing a late payment as a negotiating strategy. I need to understand the consequences while I evaluate my next step. Are there any fee-review options or a due-date change that does not misrepresent the amount I owe?

Assistance representative: We can discuss changing future due dates, but it would not reduce this statement's minimum. There is no fee waiver to apply now.

Mina: Then I will record that the current minimum remains \$170 and no relief was approved. May I have your ID, a reference number and the next date on which a review is useful?

Assistance representative: My ID is 208; reference R-225. The next statement is October 25.

Mina: Thank you. I will also speak with a reputable credit counseling organization about the complete budget and all creditors. Before enrolling I will ask about fees, covered accounts and required payments.

Decision: NO CONCESSION. Mina's total shortfall remains \$65. The useful result is clarity: no changed terms, a recorded review date, and a separate counseling inquiry. A future review is an opportunity to ask, not a promised rescue.

Conversation 3 | A lower payment that still fails

Counselor: A preliminary debt-management proposal would distribute \$220 a month to participating creditors. The monthly service fee is \$25.

Mina: My maximum total capacity is \$240. Does the \$220 include every account and the service fee?

Counselor: No. The \$25 is additional, and Card C is not included in this preliminary proposal.

Mina: Card C still requires \$35. Then my total would be \$220 plus \$25 plus \$35, or \$280. That is \$40 above my capacity, even though \$220 sounds lower than my current \$305 in card minimums.

Counselor: That is correct under this preliminary proposal. The creditors also need to accept participation and the proposed terms.

Mina: I cannot commit to \$280. Is there a lower affordable proposal, a fee reduction, or an explanation of other options? Please do not enroll me based only on the \$220 advertised figure.

Counselor: We can review the budget and ask about a fee reduction. We cannot guarantee creditor acceptance or that a lower amount is available.

Mina: Please show every included account, each payment, each interest rate, the expected period and every fee. Also explain when you send money, how I confirm it was credited, and what payments remain my responsibility before the program starts.

Counselor: We will provide that in the written proposal. You would still need to follow the current payment arrangements until you receive confirmation of effective changes.

Mina: What happens if I miss a program payment? Would accounts close? How are payments reported? Is there any enrollment charge or cancellation condition?

Counselor: Those conditions depend on the program and creditor agreements. We should review them in writing before enrollment.

Mina: Please mark the current proposal pending and unaffordable at my stated capacity. I want to compare the complete cost and account effects. I have not authorized a debit or enrollment.

Counselor: Understood. We will return with the written proposal and the fee review.

Decision: NOT ACCEPTED. Lower advertised payment is not the same as lower total obligation. A fee reduction alone would need to be large enough, along with other actual changes, to close the \$40 gap. Mina does not count unconfirmed creditor participation as established.

Use the result, not just the conversation

Transfer the written offer into D2 only if the model can represent its terms. A true promotional APR can be modeled; deferred interest, secured refinancing and complex creditor-specific terms require additional analysis.

Update D1 only after a changed minimum, rate or effective date is confirmed. Save the previous scenario so the difference remains visible. A request is not an approved payment rule.

If a payment plan remains unfunded, prioritize obtaining appropriate assistance and understanding current obligations. A spreadsheet cannot create capacity or adjudicate legal rights.

Before choosing a counseling organization, ask which services it provides, what it charges and what you must pay. Verify coverage and participation. Be wary of guarantees, pressure to stop communicating with creditors or instructions to stop minimum payments as a tactic.

A lower APR, lower fee or lower payment can help, but assess the combination. A partial concession can still be worth pursuing without calling the whole problem solved.

Practice: take Conversation 1 and replace \$240 capacity with \$275. The offered total of \$260 now fits by \$15, but missing rate, fee and after-program terms still need clarification. Affordability and completeness are separate questions.

Practice: if the third proposal included Card C without changing the \$220 distribution and \$25 fee, the total would be \$245, still \$5 above \$240. Do not silently treat a small shortfall as zero.

Sources checked October 2, 2026: CFPB, What should I do if I can't pay my credit card bills?

<https://www.consumerfinance.gov/ask-cfpb/what-should-i-do-if-i-cant-pay-my-credit-card-bills-en-1697/>

FTC, How To Get Out of Debt: <https://consumer.ftc.gov/articles/how-get-out-debt>

These sources support prompt creditor contact, clear affordability discussions and evaluation of assistance. The dialogues and arithmetic are original fictional applications, not quotations or creditor policies.