

D3 | Creditor Conversation & Agreement Kit

YOUR WORKING COPY | Groundwell Press | Version 1.1 | October 2, 2026

Use this kit to turn an unaffordable payment or unclear offer into a specific conversation and a written next step. It does not make the creditor accept a request, change your contract by itself, or replace legal advice.

Start with the capacity page. Choose the hardship or offer-clarification script. During the call, fill the response record. Afterward, compare the complete offer with your capacity and send the confirmation message through the creditor's verified channel.

Use the phone number printed on your statement or a channel you independently verify. Keep full account numbers, passwords and Social Security numbers out of this working file. The last four account digits are enough for your notes.

Contact the creditor promptly if you cannot pay. Do not deliberately miss payments to create negotiating leverage. Asking for help does not itself change a payment deadline. Ask what applies while a request is reviewed.

The separate Example copy demonstrates a partial concession, a refusal, and a program that still does not fit. Those conversations are invented; they are not lender policies or promised outcomes.

Before the call: have your latest statement, due date, account terms and budget ready. Decide your maximum affordable amount before hearing an attractive lower payment.

After the call: save the written terms and your response record together. If the offer does not fit, say so. Ask about the appropriate hardship team or evaluate counseling costs and coverage rather than promising money you do not have.

1 | Prepare a capacity and request

Review date: [review date] Creditor / last four: [creditor / 0000] Due: [due date]

Your numbers — one month, all card payments

Take-home income available	\$ [income]
Essential costs + other committed non-card payments	\$ [essential costs]
Reserve for irregular essentials	\$ [reserve]
A. Available for ALL card payments	\$ [all-card capacity]
B. Required payments on OTHER cards	\$ [other minimums]
C. Available for THIS account (A minus B, no less than \$0)	\$ [this-account capacity]
D. Current minimum on THIS statement	\$ [current minimum]
Shortfall: this account / all cards	\$ [account shortfall] / \$ [whole-debt shortfall]
Available up-front cash	\$ [up-front capacity]

Use the same month throughout. Do not offer the total card budget to each creditor. Enter a known \$0; leave an unknown amount pending.

The request you can explain

Reason, expected duration and basis for recovery	[reason / duration / recovery basis]
Requested payment, months, start date; other terms	[request amount / months / start / APR, fees or dates]
Documents available; questions that change the decision	[documents / questions / call objective]

If timing is uncertain: "I cannot reliably promise when my old payment becomes affordable. What options are available with that uncertainty?"

Success test: all required payments and recurring fees fit A; up-front charges fit the cash above. Confirm what the payment becomes after the arrangement ends.

2 | Hardship call script

Opening: 'My name is [name]. I am calling about account ending [0000]. I expect difficulty making the [date] minimum because [brief reason]. I want to address this promptly. Is this the team that can review hardship options?'

Capacity: 'The current minimum is [\$minimum]. After essential expenses and my other debt obligations, I can afford [\$amount] for this account each month. I am requesting [specific payment and duration]. Are there programs that can accommodate that?'

If asked for more than you can afford: 'That amount is still above my capacity. I do not want to make a promise I cannot keep. Are there other terms, a hardship specialist or a later review available?'

Ask one question at a time: 'What APR applies during the program? When does it begin? Does interest keep accruing? Which fees are waived, reduced or still charged? What is each payment and its due date? Is there an up-front payment?'

Then ask: 'How long does the arrangement last? What happens to the balance and payment at the end? Can the rate change before then? What happens if a payment is late? Are there eligibility, automatic-payment or documentation requirements?'

Account effects: 'Will the account be restricted, suspended or closed? How will the arrangement and payments be reported? What happens to any existing past-due balance? Please explain the terms without estimating a credit-score outcome.'

While pending: 'What amount and deadline currently apply while the request is under review? When will I get the decision? Who can I contact if the written terms differ from this conversation?'

Close: 'Please send the complete terms in writing through [verified channel]. I will compare them with my budget. Today I understand [summary]; I have not agreed to anything beyond [state precisely what, if anything, you authorized]. May I have your name or ID and a reference number?'

If refused: 'Please record that I asked for assistance. What is the reason the option is unavailable? Is another team or review date appropriate? I still need to know the current payment obligation. Thank you for clarifying.'

3 | Clarify an offer before accepting

Opening: 'I have an offer dated [date/reference]. Before deciding, I need to understand the total obligation, not only the advertised monthly payment. Can you confirm the following in writing?'

Amount moved or refinanced: [\$____]. Debts covered: [accounts]. Debts excluded: [accounts / balances / minimums]. Verify that a transferred debt is replaced, not counted twice, and that excluded debts still have payments.

For a transfer: 'Is this a true introductory APR or deferred interest? What balance qualifies? What is the fee and is it added to the balance or paid separately? How long is the promotion? What exact APR follows it? What events end it early? How are payments allocated if there are different balance categories?'

For a loan: 'What principal do I owe? What proceeds reach the old creditors? Are fees withheld, financed or paid separately? What contractual interest rate produces the payment, and what separate APR is disclosed? What are the number and amount of payments? Is there a prepayment penalty or collateral requirement?'

For any plan: 'What payments remain outside this offer? What service or enrollment fees apply? Are all creditors participating? When are funds sent and credited? What payment must I make while enrollment or transfer is pending?'

My decision test: offer payment [\$____] + excluded payments [\$____] + recurring fees [\$____] = total monthly obligation [\$____], compared with capacity [\$____]. Up-front cash is [\$____] against available [\$____].

If terms are missing: 'I cannot compare the offer accurately without [missing term]. Please provide that information. I am recording the offer as pending, not accepted.'

If the payment is lower but cost is higher: 'I understand this may improve monthly cash flow while increasing the repayment period or total cost. I need to decide that tradeoff using the full schedule.'

Close: 'Please identify the deadline and how acceptance works. I will review the complete written terms. No enrollment, automatic debit or account change is authorized by this request for clarification.'

4 | Response and decision record

Call date / time / time zone: [call date and zone]

Verified channel: [verified channel] Representative / ID: [representative]

Reference: [reference] Follow-up contact / deadline: [contact and deadline]

What was requested — what was offered

Requested payment / duration	[requested payment and duration]
Offered payment / duration	[offered payment and duration]
Effective date / first due / payment after program	[effective date / first due / later payment]
APR / interest; fees waived, charged and up-front	[APR / interest treatment / all fees]
Restrictions / reporting / missed-payment effects; documents	[account effects / consequences / documents]

Does the complete obligation fit?

Offer + other payments + recurring fees = total	\$ [offer] + \$ [other payments] + \$ [fees] = \$ [total]
Capacity / remaining surplus or deficit	\$ [capacity] / \$ [surplus or deficit]

Record what remains unresolved

While pending / unknown terms / written terms and saved location	[current obligation / unknowns / written status / location]
Cost comparison: file / date / result, or reason not modeled	[comparison or reason]
Decision / reason / precisely what you authorized	[decision / reason / authorization]
Next action / owner / date; next budget review	[next action / owner / date / budget review]

Keep this with the statement and written terms. This is your conversation record, not a creditor-signed amendment.

5 | Send a confirmation request

Subject: Written confirmation requested - account ending [0000], reference [_____]

Hello [team / representative],

On [date and time], I spoke with [name/ID] about [hardship request / offer]. My understanding of the proposed arrangement is:

Payment: [\$_____] due [date/frequency], beginning [date] and continuing for [duration]. Interest rate and interest treatment: [_____]. Fees and up-front charges: [_____]. Balance or payment after the arrangement ends: [_____].

Account restrictions, reporting and consequences of a missed payment: [_____]. Other conditions or documentation: [_____].

Please confirm these terms in writing, including the effective date, payment instructions and what remains due before the arrangement takes effect. Please correct any misunderstanding above and address these open questions: [_____].

My affordable amount for this account is [\$_____] given my other obligations. [If true: The proposed payment is above that amount; I am requesting a review rather than accepting it.]

This message requests confirmation and clarification. It does not authorize a new automatic debit, enrollment or other change beyond what I explicitly agreed to: [state agreement / none]. Please explain any acceptance step and deadline.

Thank you, [name] [reply channel already verified with creditor]

Before sending, replace every bracketed field and remove options that do not apply. Use the creditor's verified secure message or mailing channel. Save the sent message and reply; do not include unnecessary sensitive identifiers.

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>