Payment Pause Request Script

This script can be used to request a temporary pause (forbearance, deferment, or hardship relief) on payments for credit cards, car loans, or other debts. It's polite, direct, and flexible to fit various situations.

Step 1: Connect to the Right Department

"Hello, my name is _____, and I have an account with your company. I'm calling because I'm currently experiencing financial difficulties and need to discuss options for temporarily pausing my payments. Can you direct me to the right department for hardship assistance?"

(*Wait to be transferred if necessary.*)

Step 2: Explain the Situation Briefly

"I've been going through some financial difficulties due to _____ [job loss, medical issues, unexpected expenses, etc.], and I'm struggling to keep up with my payments. I want to stay on track and fulfill my obligations, but I need some temporary relief to get back on my feet. What options do you have for pausing or reducing my payments for a short period?"

(*Pause and let them respond.*)

Step 3: Request a Payment Pause or Alternative Option

"If a temporary payment pause is possible, I'd really appreciate it. I'm hoping for a _____[30, 60, or 90]-day forbearance or deferment. If that's not an option, do you have any hardship programs that could reduce my payments temporarily?"

(*If they say no, move to the next step.*)

Step 4: Ask About Alternative Solutions

"I want to avoid falling behind or damaging my credit. If a full pause isn't possible, can we explore other solutions, such as reduced payments, waived fees, or an adjusted payment schedule?"

(If they hesitate, politely ask if a supervisor can review the request.)

Step 5: Confirm the Agreement

(If they agree to a payment pause or another adjustment…)
"Thank you! Just to confirm, my payments will be _____ [paused/reduced] until
_____[date], and my account will [or will not] incur late fees or negative credit reporting
during this period. Could I get this agreement in writing?"

(If they refuse any assistance, ask when you might be eligible to reapply or if they have any other recommendations.)