

Personal relationship debt acknowledgment

Subject: About the money I owe you

Dear [Name],

I've been putting off writing this message for too long, and I'm sorry about that. I want to acknowledge that I owe you \$[Amount] from [when/why the debt occurred].

I know this has been hanging between us, and it's been weighing on my mind. Our relationship means a lot to me, and I don't want this debt to affect our friendship/family bond. I take full responsibility for this situation and for not addressing it sooner.

I'm going through some financial challenges right now, but I'm committed to paying you back. I wanted to be honest with you about where things stand and let you know that I haven't forgotten about this obligation.

Would it be possible for us to work out a payment plan? I'm thinking I could pay you \$[Amount] per [timeframe] starting [date]. If that doesn't work for you, please let me know what would be better.

Thank you for your patience and understanding. I really value our relationship and want to make this right.

With gratitude,

[Your Name]

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