

LEMMA STRATEGY GROUP

# CREDIT CARD PAYMENT REDUCTION SCRIPT

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A word-for-word guide to requesting lower payments from your credit card company

**You are not asking for a favor. You are accessing a program they already have.  
Approach this as a business conversation, not a request for charity.**

LEMMA STRATEGY GROUP | [debtpressureaudit.com](https://debtpressureaudit.com)

## FREE RESOURCE

# Before You Call

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Pick ONE credit card to start with — ideally one where you've been a customer for a while or have a good payment history. Have the following ready:

- Your account number
- Your current balance and interest rate
- A brief, honest reason for your hardship (job loss, reduced income, medical expenses, etc.)

## The Script

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### Opening — when the representative answers:

*"Hi, I'm calling about my account ending in [LAST 4 DIGITS]. I've been a customer for [X years] and I'm experiencing some financial hardship. I'd like to discuss options that might help me manage my payments."*

### If they ask about your situation — keep it brief and factual:

*"I've had [brief explanation: a reduction in income / unexpected medical expenses / a job transition]. I want to keep my account in good standing, but I need some help to do that right now."*

### Then ask directly:

*"Do you have any hardship programs that could temporarily reduce my interest rate or lower my monthly payment? I'm committed to paying what I owe — I just need some relief to get through this period."*

## If They Offer Something

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Get the details in writing. Ask:

- What exactly will change (rate, minimum payment, fees)?
- How long does this program last?
- Will this affect my credit report?
- Can you send me confirmation of this agreement in writing or email?

## If They Say No

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Don't give up after one 'no.' A 'no' from one representative is not a 'no' from the company. Different reps have different authority, and policies vary by department.

**Try this:**

*"I understand. Is there a different department — maybe a hardship or retention team — that I could speak with about my options?"*

**Or this:**

*"Is there a supervisor who might have more flexibility to help with my situation?"*

## If It Doesn't Work the First Time

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Persistence matters. If your first call doesn't result in relief, try again.

- Call back in 24–48 hours — you'll likely get a different representative
- Try calling at different times (early morning or late afternoon often has more experienced reps)
- Ask specifically for the 'hardship department' or 'customer retention'
- If you've been denied, ask: 'What would I need to provide for you to reconsider?'

**The goal is not to win on the first call. The goal is to win. Period. Keep calling until you do.**

## What Success Looks Like

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A successful outcome might include any of the following. Any reduction is a win — don't dismiss small victories. They add up.

✓ <b>A reduced interest rate</b>	Even a temporary rate reduction saves real money every month.
✓ <b>A lower minimum payment</b>	Frees up cash flow while you stabilize.
✓ <b>Waived late fees or over-limit fees</b>	Removes penalties that compound your balance.
✓ <b>A payment deferral or skip-a-payment option</b>	Buys breathing room without going delinquent.
✓ <b>Enrollment in a formal hardship program</b>	Often includes multiple benefits bundled together.

## After the Call

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- Document everything: date, representative name, what was agreed
- Set a reminder to follow up if you don't receive written confirmation
- Move on to your next creditor and repeat the process

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## What Comes Next

This script works for one account at a time. If you're juggling multiple debts and need a complete system for getting back on track, the 1-Hour Debt Stabilization Plan gives you everything in one place:

✓ A complete picture of your debt situation (the Debt Snapshot)
✓ A personalized strategy based on your Pressure Zone
✓ A 4-week Stabilization Sequence to stop the bleeding
✓ Scripts for every type of creditor — not just credit cards

✓ Clear guidance on when DIY works and when to get professional help

You've taken the first step. The plan helps you take the rest.

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