Financial Hardship Letter Template

Sent to a creditor or service provider to request temporary hardship assistance.

DATE

YOUR INFORMATION

YOUR FULL NAME

ACCOUNT NUMBER

To Whom It May Concern:

I am writing to explain a financial hardship affecting my ability to make payments on the account referenced above, and to request your assistance.

REASON FOR HARDSHIP

INCOME CHANGE (IF ANY)

YOUR REQUEST

ACCOMMODATION REQUESTED

PROPOSED PAYMENT

I would appreciate the opportunity to discuss options that could help me stay current on this account. You can reach me using the contact information below.

PREFERRED CONTACT INFORMATION

Sincerely,

SIGNATURE

PRINTED NAME

ReliefGuardian

How to Use This Financial Hardship Letter Template

When to Use It

Sent to a creditor or service provider to request temporary hardship assistance.

Step-by-Step Instructions

1. Describe your hardship clearly and factually.
2. Note any income change that contributed to the hardship.
3. State specifically what accommodation you are requesting (for example, a reduced payment or temporary pause).
4. Propose a realistic payment you can sustain.
5. Provide your preferred contact information and send the letter.

Before You Send Checklist

- [ ] Hardship described clearly and factually
- [ ] Specific accommodation requested
- [ ] Realistic proposed payment included
- [ ] Contact information provided

What to Do With It Once Complete

Send to your creditor's hardship or customer service department and follow up if you do not receive a response within a reasonable time.

> **Important**
> This letter is a request only — do not imply the creditor is required to grant it. Approval and terms are entirely at the creditor's discretion.

Related guide: **Debt Relief Options** — https://www.reliefguardian.com/debt-solutions