

## Financial Hardship Letter Example

(Date)  
(Creditor Name)  
(Address)  
(Phone #)

RE: Hardship Letter

Dear Sir/Madam,

I am experiencing financial hardship due to the government shutdown/furlough.

I have fallen behind on my payments because my income has dropped considerably since (month) and I can no longer afford the terms of the original loan.

Enclosed you will find some documents and statements that will substantiate my present economic situation. (Include copies of bank statements, proof of income, late notices, anything that can prove hardship.)

Since I have been a loyal customer of your financial institution for the last (2 Months, 2 Years), I'd like to ask for a (loan extension, lower interest rate, refinancing, short sale, debt settlement in the amount of (\$),...)

I am sure this is only a temporary condition and very soon I will be able to make my payments in full again.

If you have any questions, please feel free to contact me at (your phone # with area code.)

Thank you for your consideration and I'd really appreciate any help you can offer me.

Sincerely,

(Debtor Name)  
(Address)  
(Phone #)