



## Sample Hardship Letter

John Consumer  
1234 Main St  
Anytown, CA 99999  
Account number 111111111  
January 18, 20X0

ABC Credit Company  
5 Main St  
Central City, DE 17171

Dear ABC Credit Company:

I am writing to inform you that I was recently laid off from my job and am currently unemployed. I am looking for a new job but anticipate that it will take time for me to get one. The amount that I am receiving from unemployment insurance is less than half of my previous salary, and after making a strict budget for my expenses, I find it necessary to seek assistance from my creditors. In place of the regular payment of \$80 per month, I request that you accept payment of \$30 per month for the next three months.

I thank you for your consideration and would appreciate your cooperation during this difficult time. If there are any further changes in my situation, I will notify you of them promptly.

Sincerely,

John Consumer