

# Dear [Creditor's Name]

I hope this message finds you well. I am writing to formally inform you of my current financial situation regarding my credit card account, [Account Number], which has become increasingly difficult for me to manage.

Due to [briefly explain your circumstances, e.g., job loss, medical expenses, etc.], I am facing significant financial hardship. As a result, I am struggling to keep up with my credit card payments and other essential expenses.

I understand my obligations and am committed to resolving this situation. I kindly request your consideration for [possible solutions like a payment plan, temporary reduction in payments, or debt settlement]. This would greatly alleviate my financial burden and help me regain stability.

Thank you for understanding my situation. I appreciate your attention to this matter and look forward to your response.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]