

# Letter Template: Salary Raise Impact on Personal Creditworthiness

Date: [Current Date]

To Whom It May Concern,

I am writing to inform you about a recent change in my financial status that I believe may positively impact my creditworthiness. I have received a salary raise effective [Effective Date] that has increased my annual income from [Previous Salary] to [New Salary].

This increase not only enhances my ability to meet my financial obligations but also improves my overall debt-to-income ratio, which is a critical factor in assessing creditworthiness. With this new salary, I am able to manage my debts more effectively and ensure timely payments.

I believe this change will reflect positively on my credit profile and I kindly request that you consider this update in your records. Please let me know if you require any additional documentation to support this change.

Thank you for your attention to this matter.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]