

# Financial Hardship Notification

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Collection Agency Name]

[Agency Address]

[City, State, Zip Code]

Dear [Collection Agency Contact],

I am writing to formally notify you of my current financial hardship and to discuss my account with you. Due to unforeseen circumstances, including [specific reasons such as job loss, medical emergencies, etc.], I am unable to meet my financial obligations at this time.

I am committed to resolving this matter and would like to request your understanding during this challenging period. I am hopeful we can work together to establish a reasonable payment arrangement or alternative solution that reflects my current financial situation.

Please reach out to me at [your phone number] or [your email address] to discuss this further. I appreciate your attention to this matter and look forward to your response.

Thank you for your understanding.

Sincerely,

[Your Name]