

Credit Card Debt Hardship Letter

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Your Email Address]

[Your Phone Number]

[Credit Card Company Name]

[Company Address]

[City, State, ZIP Code]

Dear [Credit Card Company Representative's Name],

I am writing to formally explain my current financial situation and request assistance regarding my credit card account numbered [Insert Account Number]. Due to [briefly explain reason for hardship, e.g., job loss, medical expenses], I am experiencing significant difficulty in making my monthly payments.

As a result of my circumstances, I kindly request your consideration for a temporary reduction in payments, a lower interest rate, or a different payment plan to help me manage my debt. I am committed to resolving this matter and maintaining open communication throughout the process.

Thank you for your understanding and support during this challenging time. I look forward to your timely response.

Sincerely,

[Your Name]