

Financial Hardship Declaration

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Credit Card Issuer's Name]

[Issuer's Address]

[City, State, Zip Code]

Dear [Credit Card Issuer's Name],

I am writing to formally declare financial hardship in relation to my credit card account number [Your Account Number]. Due to [briefly explain your situation, e.g., job loss, medical emergencies], I am currently experiencing significant financial difficulties.

As a result, I am unable to make my monthly payment and respectfully request your assistance. I would appreciate any options you could provide, such as a temporary reduction in payments, a payment plan, or any relief programs available for customers in my situation.

Thank you for your understanding and support during this challenging time. I hope to hear back from you soon.

Sincerely,

[Your Name]