## **Application for Credit Counseling Program**

Date: [Insert Date]

To, [Counselor's Name] [Organization Name] [Address Line 1] [Address Line 2] [City, State, Zip Code]

Dear [Counselor's Name],

I am writing to apply for the credit counseling program offered by your organization. My name is [Your Name], and I am currently facing challenges in managing my finances and debt. I believe that your program can provide the guidance and support I need to achieve financial stability.

Due to [briefly explain your situation, e.g., unexpected expenses, job loss], I have accumulated [mention specific debts or financial obligations]. I am eager to explore options for debt management and budgeting techniques to improve my financial situation.

I would appreciate the opportunity to work with a certified credit counselor who can help me create a personalized plan and provide ongoing support throughout this process.

Thank you for considering my application. I look forward to your response.

Sincerely, [Your Name] [Your Address Line 1] [Your Address Line 2] [City, State, Zip Code] [Your Phone Number] [Your Email Address]