

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Financial Counseling Organization's Name]

[Organization's Address]

[City, State, Zip Code]

Dear [Counselor's Name or "Financial Counseling Team"],

I hope this letter finds you well. I am writing to request assistance regarding my current financial situation, which has significantly impacted my ability to make timely payments on my personal loan.

Due to [briefly explain your hardship situation, e.g., job loss, medical expenses, or unforeseen circumstances], my financial stability has been compromised. Despite my best efforts to manage my budget, these challenges have made it increasingly difficult to meet my obligations.

As a result, I am seeking financial counseling assistance to explore options such as restructuring my loan or establishing a repayment plan that suits my current circumstances. I believe that receiving guidance from your team would greatly assist me in navigating this difficult time.

Thank you for considering my request. I look forward to your prompt response and hope to work together towards a solution that will help me regain financial stability.

Sincerely,

[Your Name]