

# Financial Hardship Letter

Date: [Insert Date]

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Email Address]  
[Phone Number]

[Recipient's Name]  
[Recipient's Address]  
[City, State, Zip Code]

## **Subject: Financial Hardship Due to Divorce/Separation**

Dear [Recipient's Name],

I am writing to formally inform you of the financial hardship I am currently experiencing due to my recent divorce/separation from [Spouse's Name]. This unexpected change has significantly impacted my financial situation, making it increasingly difficult to meet my obligations.

Since [insert date of separation/divorce], my income has decreased due to [explain reasons, e.g., loss of employment, legal fees, or increased living expenses]. As a result, I am struggling to cover essential expenses such as [list essential expenses such as housing, utilities, food, etc.].

I am committed to resolving my financial obligations and am seeking your understanding and support during this challenging time. I would appreciate any flexibility you could provide with my payments, or any alternative arrangements that could be considered.

Thank you for your time and understanding. I look forward to your response and hope we can find a mutually agreeable solution.

Sincerely,

[Your Name]