Hardship letters should be short, personal, clear, and concise. It should be able to give enough information for the reader to understand your situation. Additionally, it should also be respectful and thankful. Here is a template of a simple hardship letter.

August 22, 2009

Name: Mariah Kerryson

Address:  Apt. 5 Jones Ave., San Francisco, CA

Loan No: 234566-876

Dear Sir:

I am writing to inform you of how my unfortunate financial crisis has caused me to fall behind my payments. I have been trying hard to make ends meet; however, due to uncontrollable circumstances I have not been able to make timely payments.

The unfortunate financial crisis that led me to become delinquent with my payments is caused by my illness, which was diagnosed three months ago.

I have every intention to pay you what I owe but as of this moment, I cannot make the required payments. I have made some adjustments with my lifestyle to cope up with my financial obligations to your company.

Respectfully,

Mariah Kerryson