

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

[Date]

[Recipient Name or Department]  
[Organization Name]  
[Organization Address]  
[City, State, Zip Code]

**RE: Hardship Assistance Request - Account Number: [Your Account Number]**

Dear [Recipient Name or Department],

I am writing to formally request financial assistance or a temporary payment adjustment due to a significant change in my personal circumstances. I am currently undergoing a legal marital separation and am in the process of filing for divorce.

This transition has resulted in a severe financial hardship for the following reasons:

- Loss of dual-income household support.
- Increased living expenses due to maintaining a separate residence.
- Legal fees and court costs associated with the divorce proceedings.
- [Optional: Changes in childcare expenses or primary custody responsibilities].

Due to these factors, my current monthly expenses exceed my available income, making it difficult to maintain my regular payment schedule. I am committed to fulfilling my obligations and am requesting [mention specific request, e.g., a temporary interest rate reduction, a payment moratorium, or a revised payment plan] for a period of [number] months.

I have attached [mention any supporting documents, e.g., legal separation filing, recent pay stubs, or a monthly budget] to verify my current situation.

Thank you for your time and for considering my request during this difficult time. I look forward to hearing from you soon to discuss a manageable solution.

Sincerely,

[Your Signature]  
[Your Printed Name]