

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

[Date]

[Recipient Name]
[Title]
[Company/Organization Name]
[Address]
[City, State, Zip Code]

Re: Hardship Letter - Reduced Income and Wage Cut

Dear [Recipient Name],

I am writing this letter to formally notify you of a significant financial hardship I am currently experiencing. Due to circumstances beyond my control, my household income has been substantially reduced following a mandatory wage cut at my place of employment, effective [Date].

This reduction in pay has made it difficult for me to meet my monthly financial obligations. Specifically, my gross monthly income has decreased from \$[Former Amount] to \$[Current Amount], representing a [Percentage]% reduction in my earnings.

I am committed to fulfilling my responsibilities and am proactively seeking ways to manage my finances during this time. I am requesting your assistance in reviewing my account for any available hardship programs, temporary payment reductions, or restructured payment plans that may be available.

Enclosed/Attached are documents verifying my reduction in wages, including [List documents, e.g., recent pay stubs or a letter from your employer].

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

Sincerely,

[Your Signature]

[Your Printed Name]
[Account Number, if applicable]