TO

**[Receiver Name]**

**[Receiver Title]**

**ADDRESS:** **[Receiver Address]**

**EMAIL:** **[Email Address]**

**PHONE: [Home Phone]**

FROM

**[Sender Name]**

**[Sender Title]**

# **Sub:** Debt Forgiveness Letter

Dear Sir/Madam

Account No: **[Your account or reference number]** required

**[your account or reference number]**\*

I am writing to tell you that I am getting advice from National Debt line on dealing with my financial situation and choosing the right debt solution for me. I enclose a copy of my budget which gives details of my present financial circumstances.

As you can see, my outgoings are more than my income and I am experiencing extreme financial hardship. I would be very grateful if you would consider writing off the outstanding debt owing. I have always taken my financial responsibilities very seriously but unfortunately; my circumstances are so bad that I cannot realistically maintain payments of any kind. Please take the following special information into account when making your decision. Include a paragraph outlining the special circumstances you have that you want the creditor to take into account **[required]** **[include a paragraph outlining the special circumstances you have that you want the creditor to take into account]**

As you can see my situation is very unlikely to improve in the future and my continued high debt level may have a serious effect on my physical and mental wellbeing. I would be grateful if you would seriously consider my request to write off the debt.

I look forward to hearing from you.

Please note, all further correspondence should be addressed to me. National Debt line are a self-help agency and are not acting as my representative.

Yours faithfully