Dear Mr. Hoppe.

Hardship Letter

November 5, 2050
Porter Hoppe
Financial Assistance Coordinator
porter@you.mail
Nashville, TN 37201

I hope this letter finds you well. I am writing to formally express my current situation and the difficulties I am facing, which have placed a significant burden on my financial stability.

Due to unforeseen circumstances, I have encountered substantial challenges in meeting my financial obligations. Over the past few months, I have faced a series of unexpected medical expenses that have strained my budget.

These expenses have been compounded by a recent reduction in my working hours, which has drastically affected my monthly income. As a result, I find myself in a precarious position, struggling to keep up with my regular payments and essential living costs.

I have always prioritized my responsibilities and worked diligently to maintain a stable financial situation. However, these recent events have been overwhelming, and I am seeking your understanding and support during this challenging time. I am committed to resolving my financial difficulties, and I am exploring various options to ensure that I can honor my commitments moving forward.

I kindly request your consideration for a temporary adjustment to my payment terms or a possible forbearance period that would allow me some relief as I work to stabilize my situation. I believe that with your support, I will be able to navigate through this difficult period and ultimately return to my previous financial standing.

Thank you for taking the time to consider my request. I am hopeful for a positive response and am willing to discuss this matter further at your earliest convenience.

Sincerely,

[Your Name]

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Zhe Xu

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