

Sample Letter – Asking for a Debt to be written off

Enter Date

Dear Sir/Madam

Account No: **Enter Account Number**

Further to my recent **letter / telephone call (detail) on (date)**, I have sought **professional (remove if you have not got help from a debt adviser)** advice on my current financial difficulties. I therefore enclose a copy of my household budget which gives details of my present financial circumstances.

As you can see from my household budget, my monthly outgoings are greater 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 on this account of approximately £**Enter Value**. I have always taken my financial commitments very seriously and maintained them as a priority, but unfortunately my circumstances are currently so bad that I cannot realistically maintain payments of any kind. Please also take the following information into account when making your decision:

- **List reasons for your difficulties to repay your debt**
- **Detail any attached documents to prove the reasons listed**

As you can see from the reasons detailed my situation is very unlikely to improve in the future and my continued high debt level will continue to have a serious effect on my physical and mental wellbeing.

I would therefore be grateful if you would seriously consider this request to write off the debt.

I look forward to hearing from you.

Yours faithfully

Your name