*Name of organisation you are writing to*

*Their address line 1*

*Their address line 2*

*Their address line 3*

*Their address line 4*

*Their post code*

Date: *today’s date*

Dear Sir/Madam

Account No: *Your account or reference number*

Further to my recent communication, I enclose a copy of my budget summary 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 grateful if you would consider writing off the outstanding debt owing. I have always taken my financial responsibilities seriously but unfortunately my financial circumstances are so bad that I cannot realistically maintain payments of any kind. Please take the following information into account when making your decision.

*Include a sentence/paragraph outlining the financial circumstances you want the creditor to take into account.*

Please note, I have registered with the Vulnerability Registration Service ('VRS'). This is because I want to ensure that those organisations with which I have a relationship can be aware of my current circumstances.

As my situation is very unlikely to improve in the future, I would be grateful if you would seriously consider my request to write off the debt.

I look forward to hearing from you.

Yours faithfully

*Include your full name*