

Dear Sir/Madam

Re: (provide name address and reference number if known)

We are at present assisting the above client with the management of their finances, and enclose a signed letter of authority for your records.

Enter a paragraph explaining personal circumstances for the financial difficulties. You may also need to give reasons for any high expenditure on the financial statement especially if this expenditure relates to their illness

We have prepared with the client a financial statement that we have enclosed. In creating this we have used realistic budgeting figures based on their circumstances at present including any debts currently outstanding. You can see from this information, that we are unable to make any realistic offer of payment at this time as the client is having difficulties meeting even their basic needs.

The situation will be reviewed in..... Months and we therefore request that you give consideration to allowing a suspension of the payments on the account until that time. **Include here any possible future potential if appropriate to start repayments again e.g. expecting to go back into work.** We also request that any interest and charges being added to the account be waived during this time, so that the indebtedness does not further increase.

We hope our requests are met with sympathy as this would greatly relieve some of the stress the client is experiencing.

I look forward to a positive response in the near future.

Yours faithfully

YourName

Your Job Title.

Encs