

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 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 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 suggestion as to how to offer payment at this time as the client is having difficulties meeting even their basic In circumstances such as these we would usually suggest a review of the finances at a later date and a suspension of payments as well as freezing interest until that time.

However, in this instance circumstances very unlikely to improve in the foreseeable future. Were any monies available it is also doubtful that they would be able to maintain a regular payment given the erratic nature of the client's illness, .. **Give details of nature of ill health and how these debts are impacting on the ill health-enclose medical evidence if available.**

Given these extremely difficult circumstances we would make the exceptional request that you consider writing off the outstanding debt. We feel that this course of action would greatly relieve the anxiety and distress that the debts are causing.

We ask that you give this request your most sympathetic consideration.

We look forward to hearing from you soon.

Yours faithfully

YourName
Your Job Title

Encs