

Sample Hardship Letter

July 1, 2005

To Whom It May Concern,

In June of 2000 my husband was injured on the job and has been unable to work since. His disability payments have stopped and we get no assistance from his previous employer. We have no family members in any position to help us financially.

My husband was a plumber for 26 years, but due to his back injury he will not be able to return to this line or work. He is 52 years old and has no other trade or marketable skill. He went from earning about \$52,00 per year to nothing.

We believed my husband would recover and return to work and we would be able to pay our bills. He has had 3 surgeries on his back and legs and will never be able to return to physical work.

We have four children between 4 and 17 years old. I have been a "stay-at-home Mom" for 14 years. Recently I have taken a part time job at the local dairy as a customer service representative earning \$8.50 per hour with no benefits. This isn't much money, but better than none. Unemployment is very high in our area and I feel lucky to have any job at all.

Before my husband's injury we had some credit card debt, but we were able to handle it. After his injury we started using credit cards simply to supply our family with the most basic necessities, such as groceries. The children stopped all extra activities, including band and dance lessons. We have cut every corner possible to reduce our cost of living. We have used all the money we saved for our children's college along with selling everything we could, like one car and our travel trailer.

Now our credit card debt has become so large that we can't even afford the minimum payments. I called all the credit card companies and told them we wanted to pay our debt but couldn't afford such high payments. They were unwilling to assist us in any way. Soon our payments were even higher because we missed a couple times and they raised the interest. There just isn't any way for us to keep up.

This debt has caused such a hardship for our family. I never imagined such a thing could happen to us. We can't even afford birthday gifts for the small children.

We have considered bankruptcy since we have nothing to lose. We don't want to file bankruptcy because it just doesn't seem right. We want to pay as much as we can on our credit card bills and show we are decent people. We entered into your debt program hoping this will help avoid bankruptcy.

Thank you for all of your help with this so far. I don't think we have a chance of handling this debt without your help.

Sincerely,