

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
[Friend's Name]
[Friend's Address]
[City, State, Zip Code]

Dear [Friend's Name],

I hope this message finds you well. I am writing to discuss a sensitive matter that I have been contemplating for some time. I find myself in need of financial assistance and was wondering if you might be able to help me out.

Currently, I am facing [briefly explain your situation, e.g., unexpected expenses, a temporary financial setback], and I require [specific amount] to get through this challenging period. I understand that this is a lot to ask, but I genuinely believe that with your support, I can navigate this situation effectively.

If you are able and willing to help, I want to assure you that I will repay the amount by [specify timeline for repayment]. I am open to discussing any terms that you may prefer.

Please take your time to consider my request. I greatly appreciate your friendship and support, regardless of your decision.

Thank you for taking the time to read my letter. I look forward to hearing from you soon.

Warm regards,
[Your Name]