

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

[Recipient's Name]
[Recipient's Title]
[Company/Organization Name]
[Company Address]
[City, State, Zip Code]

Dear [Recipient's Name],

I hope this letter finds you well. I am writing to formally explain the recent income loss that I have experienced due to [briefly specify the reason, e.g., job loss, health issues, family emergencies, etc.].

[Provide a detailed explanation of the circumstances leading to the income loss. Include relevant dates, events, and any supporting information that illustrates the situation clearly.]

As a result of these unforeseen circumstances, I have encountered significant financial challenges, including [mention specific financial impacts, such as inability to meet payment obligations, increased expenses, etc.].

I am actively seeking solutions to improve my financial situation, including [mention any steps you are taking, such as seeking new employment, applying for assistance, etc.]. I appreciate your understanding as I navigate this difficult time.

Thank you for your attention to this matter. If you require any further information or documentation to support my explanation, please feel free to contact me.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]