

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Email Address]  
[Phone Number]  
[Date]  
[Recipient's Name]  
[Recipient's Position]  
[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 address the financial difficulties I have been facing due to unexpected expenses that have significantly impacted my income.

Recently, I encountered [briefly describe the unexpected event, e.g., medical bills, necessary home repairs], which has resulted in a strain on my financial resources. This situation has led to a reduction in my income, as I have had to allocate my funds towards these unforeseen expenses.

To be specific, [provide details about the impact on your income and any relevant figures]. Despite my efforts to manage my budget, these circumstances have left me in a challenging position.

I am seeking assistance in navigating this difficult time, which may include [mention any specific support you are requesting, e.g., financial aid, loan adjustments, etc.]. Your consideration of my situation would be greatly appreciated.

Thank you for your understanding and support. I look forward to your response.

Sincerely,  
[Your Name]