

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

[Recipient's Name]
[Recipient's Address]
[City, State, Zip Code]

Dear [Recipient's Name],

I hope this letter finds you well. I am writing to share some personal news that has been weighing heavily on my mind and heart. Recently, I have experienced a significant loss of financial stability due to [briefly explain the cause, e.g., job loss, unexpected expenses, etc.]. This situation has been incredibly challenging, as I am working hard to navigate through these tough times. I have always valued our relationship, and I felt it was important to keep you informed about what I am currently facing.

I am actively seeking solutions, including [mention any steps you are taking, e.g., job searching, budgeting, etc.], and am hopeful for a positive turn in the near future. Your support and understanding during this time mean a great deal to me, and I appreciate any thoughts or advice you may have.

Thank you for taking the time to read this letter. I look forward to catching up soon.

Warm regards,

[Your Name]