**You can use this letter to send to a creditor or debt collection agency to ask them to write off a debt. Where you see something written in red, it means you need to add or change something to make the letter accurate for you.**

Your name

Your address

Date

Creditor Name

Creditor Address

[Account / card / loan reference number]

Dear Sir / madam

I am writing about the above account to which I currently owe XXX (*insert debt amount here*).

I am sending a copy of a recent personal budget sheet which shows that I am unable to offer any payments. I also enclose (*a letter from* *insert name and profession of the health or social care professional who has provided evidence/a Debt & Mental Health Evidence Form)* which describes my mental illness and how this affects my ability to manage my finances*.*

Unfortunately, my financial circumstances are unlikely to change due to my health issues. I am unable to make any offer of repayment towards my debt, so I am asking that you kindly consider writing this debt off or mark it as uncollectable, depending on your internal policy.

When considering my request I would also like you to take into account the following information (*insert information here about your mental health condition and how having the debt is impacting on you*)*.*

If you decide it is not appropriate to write this debt off, I would like you to explain in writing how you have come to this decision.

Yours faithfully,

Add your name