Sample Letter

If you are facing a financial hardship because of a furlough, you may use the following template letter as a guide when working with your creditors, landlord, or mortgage company to work out any potential payment plan. Please note the while the District Government can verify your furlough status, the District government is not able to provide legal advice to individual employees, speak to financial institutions or landlords on employees’ behalf, or certify that employees will be able to make their payments.

1. Speak with your creditor, landlord, or mortgage company before you write a letter or use the sample letter template. Talking to a representative over the phone ahead of time will help ensure that the appropriate individuals are aware of your situation and are able to best help you.
2. After working with a representative, obtain and verify the contact information of the individual to whom you can submit your letter to confirm your request for a revised payment plan.
3. Confirm that you provide all necessary information in your letter including your account number, address, and telephone number.
4. Make sure to keep a copy of the letter. In some situations, you may want to send the letter via certified mail, fax, or email the letter to the appropriate individual.

**Sample Letter to Creditor, Landlord, or Mortgage Company**

Dear (Name of Company or individual with whom you have spoken),

I am writing this letter to confirm our conversation on (date) when we discussed a temporary reduction in my monthly payment.

As we discussed, I am a government employee for the District of Columbia who has recently been furloughed due to a lack of funding for my agency. As a result of being furloughed, my income has been impacted and I am unable to pay the entire cost of my monthly payments, along with my other expenses.

As we agreed in our conversation, I will be able to make regular payments in the amount of $\_\_\_\_\_\_\_. I realize that I am responsible for paying the remainder of the payments and, when the furlough period ends, I will contact you immediately to work out a plan to take care of the outstanding payments. I will also keep in touch with you to keep you informed of any changes to my income status.

I appreciate your willingness to work with me and your understanding during this difficult time.

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| --- |
| Account Number |
| Address |
| Telephone Number |