**DEBT COLLECTION: LETTER REQUESTING WAIVER (Financial Counsellors and Community Lawyers)**

**Example Letter**

Dear Sir/Madam

**Account details [ ]**

I refer to your letter dated [date] requesting payment of $[amount] (***'the alleged debt'***).\*

My client requests that the alleged debt be waived because of the following exceptional circumstances:

1. [Give details of your client’s fragile physical or mental health, with letter or report from treating doctor].
2. My client is in severe financial hardship. His/her income is [Centrelink entitlement]. S/he has received relief grants/charitable assistance from [detail] and is struggling to [pay rental, food, heating]. His/her work history is [give details if helpful].
3. Because of my client’s serious health issues and financial position there is no reasonable likelihood of any future income.
4. There is therefore also little or no likelihood that you would recoup your legal costs if you issued legal proceedings.

Could you please respond within fourteen days?

Yours faithfully

**\*Please check that the debt is not statute barred before sending this letter.**