

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email]

[Date]

[Recipient Name or Department]
[Organization Name]
[Organization Address]
[City, State, Zip Code]

RE: Explanation of Unverifiable Income for [Your Full Name/Account Number]

To Whom It May Concern,

I am writing this letter to provide a formal explanation regarding certain sources of my income that may appear unverifiable through standard documentation, such as W-2 forms or pay stubs. This income totals approximately \$[Amount] per [Month/Year].

The source of this income is: [Select/Describe: Private Tutoring / Freelance Consulting / Cash-based Side Business / Tips / Occasional Labor / Informal Rental Income].

This income is difficult to verify via traditional means because:

- [Reason 1: Transactions are conducted in cash or via peer-to-peer apps]
- [Reason 2: Services are provided on an irregular, project-based basis]
- [Reason 3: No formal contract exists with the individual clients]

To support the existence of this income, I have attached the following alternative documents for your review:

- [Document 1: Bank statements showing regular deposits]
- [Document 2: Personal ledger or activity log]
- [Document 3: Invoices or receipts issued to clients]
- [Document 4: Letters of reference from clients/payers]

I certify that the information provided above is true and accurate to the best of my knowledge. I am available to provide further clarification or additional documentation if required.

Sincerely,

[Your Signature]

[Your Printed Name]