

[Company Name]
[Address Line 1]
[Address Line 2]
[City, State, Zip Code]

[Date]

[Customer Name]
[Customer Address]
[City, State, Zip Code]

Re: Hardship Program Application - Account Number: [Account Number]

Dear [Customer Name],

Thank you for contacting us regarding our Hardship Program. We have carefully reviewed your application and the supporting documentation provided.

After a thorough assessment, we regret to inform you that we are unable to approve your request for the Hardship Program at this time. Our decision was based on the following reason(s):

- [Reason 1: e.g., Monthly income exceeds program thresholds]
- [Reason 2: e.g., Incomplete documentation provided]
- [Reason 3: e.g., Account is not currently in a qualifying status]

We understand that this may be disappointing news. While we cannot enroll you in this specific program, we may have other payment arrangements or tools available to help you manage your account. We encourage you to contact our customer service team at [Phone Number] to discuss alternative options.

If your financial situation changes in the future, you are welcome to submit a new application for further consideration.

Thank you for your continued business.

Sincerely,

[Sender Name]
[Title]
[Company Name]