You can use some of these excuses to ask your client for a gift card. It is your job to choose the best and explain more.

I just lost my job and would really appreciate a gift card to help me get by.
2. I'm having trouble making ends meet and could use a gift card to help me out.
3. I had to cancel a trip I was planning and can't afford to book another one without a little financial assistance in the form of a gift card.
4. I'm struggling to pay rent this month and would be so grateful for a gift card to ease my burden.
5. I'm in a tight spot and a gift card would help me out tremendously.
6. I just finished school and don't have any spending money, so a gift card would be greatly appreciated.
7. It's been a really hard year and I really need some extra help - a gift card would make a big difference.
8. I'd love to take a relaxing break but I can't afford it without a little help from you in the form of a gift card.
9. I'm trying to save up for a special purchase and a gift card will really help me reach my goal.
10. I'm sure you can understand how much a gift card would mean to me right now.

