

Dear [Loan Provider's Name] Representative,

My name is [Your Name] and I am writing to you in regards to my student loan with your company. I currently owe [Amount of Money Owed] and have had this debt for [Number of Years]. I have attached an itemized list of my loans for your reference.

I am writing to you today to discuss my current financial situation. Due to [Cause of Financial Distress (e.g. job loss, injury, rising costs, etc.)], I am unable to make my loan payments as scheduled. I understand the importance of paying my debt and I am committed to finding a solution that works for both myself and your company.

I have [Resolved/Plan to Solve] my financial situation by [Description of Solution]. I do not qualify for traditional student loan forgiveness programs.

I believe that forgiving my loan would be a mutually beneficial solution as it would allow me to focus on improving my financial stability and make payments in the future. If my loan is not forgiven, I am willing to explore alternative payment options that will allow me to meet my financial obligations.

Thank you for your time and consideration. I look forward to the opportunity to discuss this matter with you further.

Sincerely,
[Your Name]