

Student Loan Refinancing Application

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

Email: [Your Email]

Phone: [Your Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally request the refinancing of my student loans. My current loans have become increasingly challenging to manage. I believe that with your assistance, I can secure a more favorable interest rate and repayment terms.

Loan Details:

- Loan Type: [Type of Loan]
- Current Balance: [Current Balance]
- Interest Rate: [Current Interest Rate]
- Monthly Payment: [Current Monthly Payment]

Reasons for Refinancing:

1. Lower interest rate options available.
2. More manageable repayment terms.
3. Improved financial circumstances.

I have attached all necessary documents for your review, including my financial statements and proof of income. I appreciate your attention to my application and look forward to your positive response.

Thank you for considering my request.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]