

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Loan Servicer's Name]

[Loan Servicer's Address]

[City, State, Zip Code]

Dear [Loan Servicer's Name],

I hope this letter finds you well. My name is [Your Name], and I am writing to request your consideration for a goodwill adjustment regarding my student loan payments. My account number is [Your Account Number].

Due to [briefly explain your circumstances, e.g., "financial hardship due to unexpected medical expenses"], I have experienced difficulties in making my scheduled loan payments. I have always aimed to fulfill my obligations and maintain a good standing, and it has been my intention to stay current on my payments. However, the current situation has made it challenging.

As a dedicated student and professional, I value my education and the opportunities it has provided. I'm committed to repaying my loan and have every intention to do so moving forward. I kindly request your assistance in granting a period of leniency or modifying my payment schedule to better align with my current financial situation.

I appreciate your understanding and consideration of my request. Thank you for your time, and I look forward to your positive response.

Sincerely,

[Your Name]