

Request for Lower Annual Percentage Rate on Student Loan

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally request a reduction in the annual percentage rate (APR) on my student loan account number [Your Account Number].

Due to [reason for request, e.g., improved financial situation, loyalty, etc.], I believe a lower APR would be beneficial in aiding my efforts to manage my debt more effectively. I have been a loyal customer, and I have consistently made my payments on time.

I would greatly appreciate it if you could review my account and consider my request. If necessary, I am happy to provide any additional information to support my application.

Thank you for your time and consideration. I look forward to your prompt response.

Sincerely,

[Your Name]