

Notification of Intention to Seek Lower Finance Charges

Date: [Insert Date]

To: [Loan Servicer's Name]

[Loan Servicer's Address]

[City, State, Zip Code]

Dear [Loan Servicer's Name],

I hope this message finds you well. I am writing to formally notify you of my intention to seek a reduction in the finance charges on my student loan account, which is associated with the account number [Insert Account Number].

Over the past few months, I have experienced [briefly explain your situation, e.g., financial hardships, unexpected expenses, etc.]. In light of these circumstances, I am exploring options to make my loan more manageable. I would like to discuss the possibility of lowering the interest rate or finance charges associated with my loan.

I appreciate your attention to this matter and look forward to your response. Please let me know if any additional information or documentation is required on my part.

Thank you for considering my request.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]