

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

Subject: Dispute of Deferment Denial - Account Number: [Your Account Number]

Dear [Loan Servicer's Name],

I am writing to formally dispute the recent denial of my application for deferment of my student loans (Account Number: [Your Account Number]). I believe this decision was made in error and I would like to request a review of my application.

According to the guidelines provided by the Department of Education, I qualify for deferment based on [briefly state your reason, e.g., economic hardship, enrollment in school, etc.]. I have attached supporting documentation to substantiate my claim.

I kindly ask that you reconsider my deferment application and provide a detailed explanation if the denial stands. I look forward to your prompt response.

Thank you for your attention to this matter.

Sincerely,
[Your Name]