Student Loan Dispute Letter

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]

[Lender's Name] [Lender's Address] [City, State, Zip Code]

Subject: Dispute Regarding Student Loan Interest Rate

Dear [Lender's Name],

I am writing to formally dispute the interest rate applied to my student loan with account number [Your Account Number]. Upon reviewing my loan agreement, I believe there is an inconsistency related to the interest rate that has been charged.

According to my records, my loan was supposed to carry an interest rate of [Stated Interest Rate] as per the agreement. However, I have noticed that the current interest rate being applied is [Current Interest Rate], which is significantly higher than expected.

I kindly request a detailed explanation regarding this discrepancy and any documentation that supports the increase in the interest rate. Additionally, I would appreciate any information on the steps I need to follow to resolve this matter promptly.

Thank you for your prompt attention to this issue. I look forward to your response.

Sincerely,
[Your Name]