

# Student Loan Terms and Conditions

Date: [Insert Date]

Dear [Borrower's Name],

Congratulations on securing your student loan! Below are the terms and conditions associated with your loan:

## Loan Details

- Loan Amount: \$[Insert Amount]
- Interest Rate: [Insert Interest Rate]% per annum
- Loan Term: [Insert Loan Term] years
- Disbursement Date: [Insert Disbursement Date]

## Repayment Terms

- Grace Period: [Insert Grace Period] months after graduation
- Monthly Payment: \$[Insert Monthly Payment]
- Repayment Start Date: [Insert Start Date]

## Default Conditions

Failure to make timely payments may result in:

- Additional fees and penalties
- Impact on credit score
- Legal actions to recover owed amounts

## Contact Information

If you have any questions regarding your loan, please contact us at:

Email: [Insert Email Address]

Phone: [Insert Phone Number]

Best regards,

[Lender's Name]

[Lender's Position]

[Lender's Company]