

# Loan Deferment Justification Letter

[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]

Dear [Loan Servicer's Name],

I am writing to formally request a deferment of my student loan payments due to [provide a brief explanation of your situation, e.g., financial hardship, health issues, etc.]. As a result of this situation, I am currently unable to meet my financial obligations.

My loan account number is [Your Loan Account Number]. I have consistently made payments on time until now, and I am committed to returning to regular payments as soon as possible.

I have attached [any necessary documentation, e.g., proof of income, medical records, etc.] to substantiate my request.

Thank you for considering my request for deferment. I appreciate your understanding and support during this challenging time. I look forward to your prompt response.

Sincerely,  
[Your Name]