

# Request for Student Loan Modification Due to Financial Hardship

Date: [Insert Date]

To: [Lender's Name]

Loan Servicer: [Loan Servicer's Name]

Address: [Lender's Address]

Dear [Lender's Name or Customer Service Department],

I hope this message finds you well. I am writing to formally request a modification of my student loan due to ongoing financial hardship that has significantly impacted my ability to make the scheduled payments.

My loan details are as follows:

- Loan Account Number: [Insert Loan Account Number]
- Borrower Name: [Your Name]
- Contact Information: [Your Phone Number, Your Email Address]

Due to [briefly explain your financial situation, e.g., job loss, medical expenses, etc.], I am struggling to meet the current payment obligations. To illustrate my situation, I have attached relevant documents such as my recent pay stubs, a letter of termination from my employer, and any other pertinent financial statements.

I am requesting a review of my loan terms and would appreciate any options you might offer, such as income-driven repayment plans, loan deferment, or a temporary suspension of my payments. My goal is to remain in good standing with my loan servicer while I work through this challenging time.

Thank you for understanding my situation and for your consideration of my request. I look forward to your prompt response.

Sincerely,

[Your Name]

[Your Address]

Attachments: [List any attached documents]