

# Student 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]

## **Subject: Request for Extended Student Loan Deferment**

Dear [Loan Servicer's Name],

I hope this letter finds you well. I am writing to formally request an extension of my student loan deferment due to [specific reason such as financial hardship, continuing education, health issues, etc.]. My account number is [Your Account Number].

Over the past [duration], I have encountered [briefly explain your situation and reasons for needing the deferment]. As a result, I have been unable to make my monthly loan payments.

I have taken steps to [mention any relevant actions taken such as seeking additional employment, applying for financial aid, etc.], but unfortunately, these measures have not yet alleviated my financial burden.

Therefore, I kindly request an extension of my deferment until [specific date or duration you are requesting]. I believe that this additional time will allow me to better stabilize my financial situation, and I am committed to resuming my payments as soon as I am able.

I appreciate your consideration of my request, and I am hopeful for a favorable response. Please do not hesitate to contact me at [your phone number] or [your email address] should you need any additional information.

Thank you for your understanding.

Sincerely,

[Your Name]