

# Overdue Interest Rate Reconsideration Request

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Loan Servicer's Name]

[Loan Servicer's Address]

[City, State, Zip Code]

Dear [Loan Servicer's Name or Customer Service Team],

I am writing to formally request a reconsideration of the interest rate applied to my student loan account ([Your Account Number]). Due to [explain your circumstances briefly, i.e., financial hardship, job loss, etc.], I am finding it difficult to manage my repayments.

Given my situation, I kindly ask you to review my account and consider adjusting the interest rate to a more manageable level. I believe this adjustment would significantly improve my ability to make timely payments and reduce the risk of default.

I appreciate your attention to this matter and hope for a favorable response. Please feel free to contact me at [Your Phone Number] or via email at [Your Email Address] if you need any further information.

Thank you for your consideration.

Sincerely,

[Your Name]