

# Structured Repayment Proposal for Student Loans

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip]

[Your Email]

[Your Phone Number]

To:

[Lender's Name]

[Lender's Address]

[City, State, Zip]

## Subject: Structured Repayment Proposal for My Student Loans

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally propose a structured repayment plan for my student loans due to [briefly explain your financial situation, e.g., "a temporary loss of income or unexpected expenses"].

### Loan Details:

- Loan Amount: [Insert Amount]
- Account Number: [Insert Account Number]
- Current Monthly Payment: [Insert Amount]

### Proposed Repayment Plan:

I propose the following terms for my repayment:

- New Monthly Payment: [Insert Amount]

- Payment Duration: [Insert Duration, e.g., "12 months"]
- Start Date of New Payment Plan: [Insert Date]

Throughout this proposed payment period, I will ensure timely payments and communicate any changes in my financial status. I believe this structured repayment plan will allow me to meet my obligations without defaulting.

Thank you for considering my proposal. I am looking forward to your positive response and would be happy to discuss this matter further.

Sincerely,

[Your Name]