

Letter of Objection to Wage Garnishment for Student Loan Repayment

[Your Name]

[Your Address]

[City, State ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State ZIP Code]

Subject: Objection to Wage Garnishment

Dear [Creditor's Name],

I am writing to formally object to the wage garnishment notice I have received regarding my student loan repayment. My name is [Your Name], and my Social Security Number is [Your SSN]. The debt associated with this garnishment is under account number [Account Number].

I understand the obligation to repay my student loans; however, I would like to contest the garnishment based on the following reasons:

- [Reason 1: e.g., Financial hardship, unexpected medical bills]
- [Reason 2: e.g., Income below the poverty threshold]
- [Reason 3: e.g., Errors in loan amount or balance]

Due to these circumstances, I request a review of my situation and the consideration of alternative repayment options. I believe that an amicable resolution can be reached without the necessity of garnishing my wages.

I appreciate your attention to this matter and look forward to your prompt response.

Sincerely,

[Your Name]