

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this letter finds you well. I am writing to discuss my current student loan, account number [Account Number], and to request a reconsideration of the interest rate applied to my loan.

As a student who has recently graduated from [University Name] with [Degree] in [Field of Study], I am now navigating my financial responsibilities. Given the current economic landscape and my efforts in maintaining a positive payment history, I believe that a reduction in my interest rate would greatly assist me in successfully managing my loan repayment.

Currently, my interest rate is [Current Interest Rate]%, which poses a significant financial burden as I start my career. After researching and understanding the terms of various loan products, I have found that many institutions are offering lower rates for borrowers in similar situations.

I would appreciate the opportunity to discuss a potential adjustment to my interest rate, which could alleviate some financial pressure and allow me to contribute consistently to my loan payments. I am committed to repaying my student loans and wish to explore all available options with you.

Thank you for considering my request. I look forward to your prompt response and hope we can come to a mutually beneficial agreement.

Sincerely,

[Your Name]