

Your Name
Your Address
City, State, Zip Code
Email Address
Phone Number
Date

Student Loan Servicer Name
Servicer Address
City, State, Zip Code

Dear [Loan Servicer's Name],

I am writing to formally appeal for a change in the repayment terms of my student loans. My name is [Your Name], and I am currently enrolled in [Your Program] at [Your Institution]. My account number is [Your Account Number].

Due to [specific reason for your appeal, e.g., financial hardship, job loss, unforeseen medical expenses], I am currently struggling to meet my monthly payment obligations. While I am committed to repaying my loans, the current terms are causing me significant stress and are unsustainable for my financial situation.

I kindly request a review of my repayment terms with consideration for [specific request, e.g., a lower monthly payment, an extended repayment period, or a temporary deferment]. I believe that an adjustment would allow me to better manage my finances while remaining committed to fulfilling my loan obligations.

Thank you for your attention to this matter. I appreciate your understanding and support. I look forward to your prompt response.

Sincerely,
[Your Name]