

Education Debt Deferment Application

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Subject: Application for Education Debt Deferment Due to Financial Hardship

Dear [Lender's Name or "To Whom It May Concern"],

I am writing to formally request a deferment on my education loan due to significant financial hardship. My loan account number is [Your Loan Account Number].

Due to [briefly explain your financial hardship, e.g., job loss, medical expenses, etc.], I am currently unable to make my scheduled payments. I am committed to repaying my debt, but at this time, my financial situation does not allow me to do so without compromising my basic living expenses.

Attached to this letter are the necessary documents supporting my application, including [list documents, e.g., job termination letter, recent pay stubs, bank statements, etc.]. I would greatly appreciate any assistance you could provide me in deferring my loan payments.

Thank you for considering my request. I look forward to your prompt response. Please feel free to contact me if you need any further information.

Sincerely,

[Your Name]