

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

[Loan Servicer's Name] [Loan Servicer's Address] [City, State, Zip Code]

Subject: Request for Education Debt Deferment Due to Mental Health Challenges

Dear [Loan Servicer's Name],

I hope this letter finds you well. I am writing to formally request a deferment on my student loan(s) due to ongoing mental health challenges that have significantly impacted my ability to meet my financial obligations.

As a result of [briefly explain your condition, e.g., "diagnosed anxiety and depression"], I have been facing difficulties that hinder my capacity to work/study effectively. After consulting with my healthcare provider, it has become clear that I need to focus on my recovery during this period.

I have attached the necessary documentation from my healthcare provider to support my request. I kindly ask for your understanding and assistance in granting me a deferment until [proposed end date, if applicable].

Thank you for considering my request. I look forward to your prompt response regarding this matter.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]