## Dear [Borrower's Name],

We hope this message finds you well. As you are about to complete your educational journey, we want to inform you that it is time to initiate the repayment process for your student loans.

Your loan repayment will officially begin on [Start Date]. To ensure a smooth transition, please take the following steps:

- Review your loan balance and terms by logging into your account on our website.
- Choose your preferred repayment plan that best suits your financial situation.
- Set up recurring payments to avoid missing any due dates.

If you have any questions or need assistance, please do not hesitate to reach out to our customer service team at [Customer Service Phone Number] or [Customer Service Email]. We are here to help you every step of the way.

Thank you for your attention to this matter. We wish you all the best as you transition into this new phase of your life.

Sincerely,

[Your Name] [Your Title] [Your Institution/Organization]