

June 14, 2019

«First_name» «last_name»
«Address_1»
«Address2»
«Current_City», «State» «ZIP»

Dear «First_name»:

Recently we learned that you have fallen behind on your student loan(s). We are writing to inform you of your options to return your student loan(s) to good standing.

Please send a payment to bring your account up-to-date today. If you have questions about how much you should pay or where you should send you payment, please contact your servicer «Servicer_Name» at «Servicer_Phone». «Servicer_Name» has professional loan counselors committed to helping borrowers catch up on their student loan payments or assist you with other options if you can't make a payment.

Other options may include:

- **Lower Payments**
If the payment amount is too high, you may qualify for an income sensitive, graduated, or extended payment plan. All of these plans would reduce your monthly payment, in some cases your monthly payment may be reduced to zero.
- **Deferments**
If you are unable to make payments due to situations like being unemployed, experiencing economic hardship, or returning to school you may be eligible to have your loan payments postponed.
- **Forbearance**
This option may allow you to temporarily postpone payments if you are having serious financial difficulties.

If you would prefer sitting down face to face with someone, please contact me at 756-3842 to schedule an appointment. I would be happy to assist you as much as possible.

We are committed, along with «Servicer_Name», to helping you bring your loan(s) back to good standing. Please contact any of the above as soon as possible to resolve this issue.

Sincerely,

Danelle Whitten
Associate Director, Financial Aid