



June 14, 2019

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

Dear «First_name»:

Recently we learned that you are delinquent in repaying your student loan(s). We are concerned that you are falling further and further behind.

Fortunately, you still have options to bring your account up-to-date. If you cannot make a payment today, we strongly suggest you contact your loan servicer, «Servicer_Name» at «Servicer_Phone». «Servicer_Name» has professional loan counselors committed to helping borrowers with options.

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 and I would be happy to assist you as much as I can.

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