**Mid-stage Delinquency sample letter**

[Date]

[Student Name]

[Address]

[City, ST Zip]

Action Needed: Contact [Servicer Name] right away by calling [Phone Number] to bring your student loan account up to date. They have many options to help you.

Dear [Student Name]:

You took out a federal student loan(s) for school that is now serviced by [Servicer Name] which means they provide all of the customer service (answer your questions, process your payments etc.) for your loan(s). Your loan(s) with [Servicer Name] has not been paid according to the terms of the promissory note(s), which you signed when you took out the loan(s), and you are currently:

[Number] days past due

[Servicer Name] wants to help you stop falling behind on your student loan payments and avoid negative impacts to your credit, so please contact them immediately by calling [Phone Number]. They have many options available, and there’s a good chance you won’t even be required to make a payment in order to resolve your past due status.

If you continue to let your student loan account go past due, you’ll default on your loan(s), which has serious consequences. To avoid default, a [Servicer Name] advisor can help you determine which solutions are available to assist you. Please call [Phone Number] right away to bring your account up to date.

Sincerely,

Financial Aid Office

[School Name]

[Contact Information]

**Late-stage Delinquency sample letter**

[Date]

[Student Name]

[Address]

[City, ST Zip]

LAST CHANCE TO AVOID DEFAULT! In 30 days, your student loan(s) with [Servicer Name] will default. Please call them immediately at [Phone Number] to prevent this from happening. They have options to help you.

Dear [Student Name]:

You took out a federal student loan(s) for school that is now serviced by [Servicer Name], which means they provide all of the customer service (answer your questions, process your payments etc.) for your loan (s). Your loan(s) with [Servicer Name] has not been paid according to the terms of the promissory note(s), which you signed when you took out the loan(s).

Your student loan(s) is currently [number] days past due and in collections. You must bring your account up to date to prevent it from defaulting, which has negative consequences. You do have options, and your servicer is here to help!

Please contact [Servicer Name] immediately at [Phone Number] regarding this account. If this situation is not resolved within 30 days, your loan(s) will default and will be reported as such to all national credit bureaus.

To avoid default, a [Servicer Name] advisor can help you determine which solutions are available to assist you, and there’s a good chance you won’t have to make a payment in order to bring your account up to date. Please call [Phone Number] right away. Many options are available to help you avoid further negative impacts to your credit or account—help is just a call away!

Sincerely,

Financial Aid Office

[School Name]

[Contact Information]

**Deferment End sample letter**

[Date]

[Student Name]

[Address]

[City, ST Zip]

Dear [Student Name]:

You have a federal student loan(s) being serviced by [Servicer Name]. Their records show the deferment on your [Servicer Name]-serviced federal student loan(s) is scheduled to end on [Date] with your next payment due on [Date].   
  
As a reminder, you are responsible for paying the interest that accrues during your deferment period on any  
unsubsidized loan(s). If you choose to, you may make payments while your student loan(s) is in a  
deferment status. Any unpaid interest at the end of the deferment period will be capitalized (added to the  
principal balance of the loan).   
  
When your deferment ends, any interest that added up (accrued) on your loan(s) but wasn’t paid during  
your deferment period will be added to your loan balance when it becomes due again (this is what's known  
as capitalization).  Therefore, [Servicer Name] may need to adjust your regular monthly payment amount to ensure your loan is paid in the time frame that meets the requirements of your terms and conditions. Watch for a notice from [Servicer Name] showing your payment amount due.   
  
If you need additional information, please call [Servicer Name] at [Phone Number].  
  
Sincerely,

Financial Aid Office

[School Name]

[Contact Information]

**Forbearance End sample letter**

[Date]

[Student Name]

[Address]

[City, ST Zip]

**Info: Your student loan forbearance is ending soon, and your next payment is due on [Date].**

Dear [Student Name]:

You have a federal student loan(s) being serviced by [Servicer Name]. Their records show that the forbearance on your [Servicer Name]-serviced federal student loan(s) is scheduled to end on [Date] with a next payment due on [Date].   
  
As a reminder, you are responsible for paying the interest that accrues during your forbearance period.  
If you choose to, you may make payments while your student loan(s) is in a forbearance status. Any  
unpaid interest at the end of the forbearance period will be capitalized (added to the principal balance  
of the loan).   
  
When your forbearance ends, any interest that accrued (added up) on your loan(s) but wasn’t paid  
during your forbearance period will be added to your loan balance when it becomes due again (this is  
called capitalization). Therefore, [Servicer Name] may need to adjust your regular monthly payment amount to ensure your loan is paid in the time frame that meets the requirements of your terms and conditions. Watch for a notice from [Servicer Name] showing your payment amount due.   
  
If you have any questions about your student loan(s), please contact [Servicer Name] at [Phone Number] or visit their website at [URL].   
  
Sincerely,

Financial Aid Office

[School Name]

[Contact Information]