

<<Date>>

<<Borrower Name>>

<<Borrower Address>>

<<Borrower CSZ>>

Dear <<Borrower Name>>:

Congratulations on your graduation! Now's a good time to remind you that repayment of your student loans will begin in about three months. If you haven't received repayment instructions, contact your lender immediately.

Remember that making your student loan payments on time, every time will help you build a positive credit history and save you money in the long run. Your student loan payment is just as important as any other fixed expense, like your rent or car payment.

During your exit interview, you were given information about deferment, forbearance and loan consolidation. If you're a candidate for any of these options, please contact your lender to discuss your situation.

You can call us <<day of the week>> through <<day of the week>> from <<x:xx>> a.m. to <<x:xx>> p.m. at <<phone number>> or (800) <<phone number>> (toll-free) or email us at <<email address>>. You can also learn more about student loan repayment online at <<URL>>.

Sincerely,

<<Name or Department>>

<<Title>>

<<School Name>>

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