

<<Date>>

<<Borrower Name>>

<<Borrower Address>>

<<Borrower CSZ>>

Dear <<Borrower Name>>:

Your grace period has ended and your first student loan payment is due in a matter of days. Your repayment plan information, which includes the due date and amount of your first payment, was sent on <<date>>.

Please note that even if you didn't complete your education, you're still responsible for repaying your student loan(s). If you're unemployed or if you need to adjust your repayment plan, please call us so we can help you set up a plan better suited to your needs. There are many repayment options available and our friendly customer service staff can help you find the best solution.

As your resource for student loan counseling and information, our customer service staff is fully trained to answer any of your student loan questions, address your concerns and update your personal contact information. 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>>

<<Lender Name>>