

Dear <<Borrower Name>>,

Congratulations on your graduation! Even though you're in a grace period and your first payment will not be due for approximately six months, now is the time to begin planning for the repayment of your student loan(s).

Before your first payment is due, you'll receive repayment instructions from your lender. It's extremely important that you make your student loan payments on time. Late payments can seriously impact your credit score, making it more difficult to obtain credit in the future or qualify for a home or car loan.

As you develop your repayment plan, remember that your lender's customer service staff is fully trained to answer your questions about student loans. In addition, there are a number of online tools available to inform borrowers about their repayment options. Learn more by visiting Ready Set Repay's website, [www.ReadySetRepay.org](http://www.ReadySetRepay.org).

If you have questions, 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>>.

Sincerely,

<<Name or Department>>

<<Title>>

<<School Name>>