

[Date]

[Student Name]

[Student Address]

[City, State, Zip Code]

[Account Number: XXXXXX]

Subject: FIRST NOTICE - Overdue Student Loan Payment

Dear [Student Name],

This letter is to inform you that we have not received your scheduled student loan payment, which was due on [Due Date]. As of today, your account shows an overdue balance of \$[Amount Due].

We understand that sometimes payments can be missed. If you have already sent your payment, please disregard this notice. If not, please submit your payment immediately to bring your account up to date and avoid potential late fees or impacts on your credit score.

Payment Details:

- Current Amount Due: \$[Amount Due]
- Original Due Date: [Due Date]
- Late Fee (if applicable): \$[Fee Amount]

Payments can be made through our online portal at [Website URL], by phone at [Phone Number], or by mailing a check to the address listed below.

If you are experiencing financial hardship and are unable to make this payment, please contact our loan services department as soon as possible. We may be able to offer assistance through deferment, forbearance, or alternative repayment plans.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name/Department Name]

[Lending Institution Name]

[Contact Phone Number]

[Mailing Address for Payments]