

Date: [Insert Date]

Borrower Name: [Insert Borrower Name]

Account Number: [Insert Account Number]

Property/Address: [Insert Address]

Subject: Student Loan Interest Rate Disclosure

Dear [Insert Borrower Name],

This letter serves as an official disclosure regarding the interest rate(s) applied to your student loan(s) serviced by [Insert Lender/Lending Institution Name].

Below is the detailed information regarding your current loan terms:

- **Loan Program:** [Insert Loan Type, e.g., Federal Direct Unsubsidized]
- **Current Principal Balance:** \$[Insert Amount]
- **Annual Percentage Rate (APR):** [Insert Percentage]%
- **Interest Rate Type:** [Fixed / Variable]
- **Interest Accrual Method:** [Insert Method, e.g., Simple Daily Interest]

Variable Rate Information (if applicable):

Your interest rate is subject to change on a [Monthly/Quarterly/Annual] basis. Changes to the interest rate are based on the [Insert Index, e.g., LIBOR or SOFR] plus a margin of [Insert Margin Percentage]%.

Total Interest Projection:

Based on your current repayment schedule of [Insert Number] months, the total estimated interest you will pay over the life of the loan is \$[Insert Amount].

Please review this information carefully. If you have questions regarding your interest rate, capitalization of interest, or repayment options, please contact our customer service department at [Insert Phone Number] or visit [Insert Website].

Sincerely,

[Insert Name/Department]

[Insert Lending Institution Name]