

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Your Phone Number]  
[Your Email Address]

[Date]

[Lender Name]  
[Lender Address]  
[City, State, Zip Code]

**RE: Interest Rate Reduction Request for Account: [Your Account Number]**

Dear Customer Service Department,

I am writing to formally request a review of the interest rate currently applied to my student loan account mentioned above. My current interest rate is [Current Interest Rate]%.

Since I initiated this loan, I have maintained a consistent record of on-time payments. Furthermore, my financial profile has improved significantly, characterized by [mention reasons, e.g., an improved credit score, a higher income, or a lower debt-to-income ratio].

I am currently exploring refinancing options with other institutions that are offering rates as low as [Target Interest Rate]%. However, because I value my current relationship with [Lender Name], I would prefer to remain with your institution if you can offer a competitive interest rate reduction.

I would appreciate it if you could evaluate my account for a lower rate or inform me of any loyalty programs or autopay discounts that may be available to reduce my monthly interest costs.

Thank you for your time and for considering this request. I look forward to hearing from you soon regarding this matter.

Sincerely,

[Your Signature]

[Your Printed Name]