

[Date]

[Borrower Name]

[Address]

[City, State, Zip Code]

Subject: Limited Time Offer: Lower Your Student Loan Interest Rate

Dear [Borrower Name],

Are you looking to reduce your monthly student loan payments? For a limited time, [Company Name] is offering exclusive refinancing rates starting as low as [Percentage]% APR.

By refinancing your student loans now, you could:

- Lower your monthly payment
- Secure a significantly lower interest rate
- Consolidate multiple loans into one easy payment
- Choose a repayment term that fits your budget

The Offer: Apply by [Expiration Date] and receive a [Amount] cash bonus upon successful disbursement of your new loan.

This offer is only available for the next [Number] days. Don't miss the opportunity to save thousands of dollars over the life of your loan.

To view your personalized rate in less than two minutes without affecting your credit score, visit: [Website URL]

Sincerely,

[Sender Name]

[Title]

[Company Name]

[Phone Number]

Disclaimer: Rates and terms are subject to credit approval. The cash bonus offer expires on [Expiration Date]. See website for full terms and conditions.