

[Date]

[Parent Name]

[Address]

[City, State, Zip Code]

Subject: Lower your monthly Parent PLUS loan payments

Dear [Parent Name],

We know how much you invested in your child's education. Now, it is time to invest in your own financial freedom. If you are currently repaying federal Parent PLUS loans, you could be paying a higher interest rate than necessary.

At [Company Name], we specialize in helping parents refinance their student debt to achieve:

- Lower fixed interest rates
- Reduced monthly payments
- The option to transfer the loan to the student (if eligible)
- One simple monthly bill

By refinancing, you could save thousands of dollars over the life of your loan. Checking your new rate takes less than two minutes and will not impact your credit score.

**Ready to see your savings?**

Visit our website at: [Website URL]

Or call us at: [Phone Number]

Sincerely,

[Sender Name]

[Title]

[Company Name]

---

Disclaimer: Refinancing a federal loan into a private loan means you will lose access to federal benefits such as Public Service Loan Forgiveness (PSLF) and income-driven repayment plans. Please review your options carefully.