

Subject: You are Pre-Approved to Lower Your Student Loan Payments

Dear [Student Name],

Congratulations! Based on your strong financial profile and credit history, you have been pre-approved to refinance your student loans with [Company Name].

Refinancing could help you simplify your finances and save thousands of dollars over the life of your loan. By taking advantage of this offer, you may benefit from:

- A lower fixed or variable interest rate.
- One single, easy-to-manage monthly payment.
- Flexible repayment terms ranging from [Number] to [Number] years.
- No application fees or prepayment penalties.

Your Pre-Approved Offer Details:

Estimated New Rate: [Percentage]% APR

Estimated Monthly Savings: \$[Amount]

This offer is valid until [Expiration Date]. To claim your offer and see your finalized terms, please visit our secure website at [URL] and enter your unique invitation code: **[Code]**.

Checking your finalized rate will not impact your credit score.

If you have any questions, our loan specialists are available to assist you at [Phone Number] or via email at [Email Address].

Best regards,

The [Company Name] Team

[Company Address]

[Website URL]

Disclaimer: Pre-approval is based on initial credit criteria. Final approval is subject to verification of income, employment, and debt-to-income ratio. Rates and terms are subject to change based on market conditions.