[Date]

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

Dear [Recipient Name],

Congratulations on your recent graduation! As you transition from the classroom to your professional career, we want to help you manage your financial future with confidence.

We are excited to offer you an exclusive opportunity to refinance your student loans. By switching to [Company Name], you could significantly lower your monthly payments and save thousands in interest over the life of your loan.

Why refinance with us?

- Competitive fixed and variable interest rates.
- One simple monthly payment.
- No application or origination fees.
- Flexible repayment terms from 5 to 20 years.

Special Graduate Offer: Complete your application by [Deadline Date] and receive a $[Amount] cash bonus upon disbursement of your new loan.

Checking your new rate takes less than two minutes and will not impact your credit score. Visit our website at [Website URL] or call us at [Phone Number] to get started.

Take control of your student debt today so you can focus on what comes next.

Sincerely,

[Sender Name]
[Title]
[Company Name]

Disclaimer: All loans are subject to credit approval. Terms and conditions apply. Cash bonus offer is valid for new customers only.