

[Date]

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

Subject: Lower Your Monthly Student Loan Payments

Dear [Recipient Name],

Are you tired of managing multiple student loan payments with high interest rates? At [Company Name], we want to help you take control of your debt and save money every month.

By refinancing your student loans with us, you could benefit from:

- Lower fixed or variable interest rates.
- One simple monthly payment.
- No application or origination fees.
- Flexible repayment terms ranging from [Number] to [Number] years.

Checking your new rate takes less than two minutes and will not impact your credit score. Many of our members save an average of \$[Amount] over the life of their loan.

Ready to start saving?

Visit our website at: [Website URL]
Or call us at: [Phone Number]

Sincerely,

[Sender Name]
[Title]
[Company Name]

Disclosures: All loans are subject to credit approval. Terms and conditions apply. Refinancing federal student loans may result in the loss of certain benefits such as income-driven repayment plans or loan forgiveness programs.