

**Date:** [Current Date]

**Applicant Name:** [Student Name]

**Account Number:** [Reference Number]

## **Subject: Pre-Qualification for Student Loan Debt Adjustment**

Dear [Student Name],

Based on a preliminary review of your reported income, household size, and current federal student loan balance, we are pleased to inform you that you have been pre-qualified for a debt adjustment program.

### **Pre-Qualification Summary:**

- **Current Outstanding Balance:** \$[Amount]
- **Estimated Adjusted Principal:** \$[Amount]
- **New Estimated Monthly Payment:** \$[Amount]
- **Estimated Interest Rate Reduction:** [Percentage]%

This pre-qualification is based on the initial data provided and is subject to final verification of your financial documents. This notice does not constitute a final approval or a binding contract.

To finalize your application and secure these adjusted terms, please provide the following documents:

- Recent tax returns or proof of income
- Current student loan servicer statements
- Completed Debt Restructuring Application

Please contact your dedicated case manager at [Phone Number] or visit [Website URL] to complete the next steps of your adjustment process.

Sincerely,

[Officer Name]

[Title]

[Organization Name]