

[Servicer Name]  
[Servicer Address]  
[City, State, Zip Code]  
[Phone Number]

[Date]

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

Account Number: [Account Number]

**Subject: Confirmation of Deferment Approval**

Dear [Borrower Name],

This letter is to confirm that your request for a loan deferment has been approved. We have updated your account records to reflect this change.

**Deferment Details:**

- **Type of Deferment:** [Type, e.g., In-School, Unemployment, Economic Hardship]
- **Start Date:** [Start Date]
- **End Date:** [End Date]
- **Loans Included:** [Loan IDs or Types]

During this deferment period, you are not required to make payments on the principal of your loans. Please note the following regarding interest accrual:

- For subsidized loans: The government generally pays the interest during deferment.
- For unsubsidized loans: Interest will continue to accrue. Any unpaid interest may be capitalized (added to your principal balance) at the end of the deferment period.

You may choose to make payments at any time during this period to reduce the total cost of your loan. If your circumstances change and you no longer qualify for this deferment, or if you wish to resume payments early, please contact us immediately.

Your next payment will be due on [Next Payment Due Date] unless your deferment is extended.

Sincerely,

[Servicer Name] Customer Service Team