

URGENT NOTICE: FINAL DEMAND FOR PAYMENT

Date: [Insert Date]

[Debtor Name]

[Student ID Number, if applicable]

[Address Line 1]

[City, State, Zip Code]

RE: Outstanding Educational Debt - Account Number: [Insert Account Number]

Dear [Debtor Name],

This letter serves as a formal notification that your account with [Name of Educational Institution/Lending Body] is now severely delinquent. Despite previous notices, the outstanding balance of \$[Insert Amount] remains unpaid.

Failure to settle this debt immediately may result in the following actions:

- Withholding of official transcripts and diplomas.
- Restriction of registration for future semesters/classes.
- Reporting of this delinquency to national credit bureaus.
- Transfer of your account to an external collection agency.
- Legal action to recover the full balance, including applicable interest and collection fees.

To prevent further action, you must submit the full payment by **[Insert Deadline Date]**. Payments can be made via [Insert Payment Method - e.g., Online Portal, Phone, or Mail].

If you are experiencing financial hardship, please contact the Financial Services Office immediately at [Insert Phone Number] to discuss potential payment arrangements. We prefer to resolve this matter amicably; however, we require your immediate cooperation.

If payment has already been sent, please disregard this notice.

Sincerely,

[Your Name/Department Name]

[Institution Name]

[Contact Information]