

[Your Name]  
[Your Address]  
[City, State, ZIP Code]  
[Email Address]  
[Phone Number]  
[Date]  
[Loan Servicer's Name]  
[Loan Servicer's Address]  
[City, State, ZIP Code]

Subject: Request for Income-Driven Repayment Forgiveness

Dear [Loan Servicer's Name],

I hope this letter finds you well. I am writing to formally request forgiveness of my federal student loans under the income-driven repayment (IDR) plan.

My details are as follows:

- Name: [Your Full Name]
- Social Security Number: [Your SSN]
- Account Number: [Your Loan Account Number]
- Current IDR Plan: [e.g., REPAYE, PAYE, IBR]

I have been making consistent payments under the IDR plan since [start date], and I believe I have met the necessary requirements for loan forgiveness due to both my payment history and my current income circumstances.

Attached are my income documentation and any other required forms to support my application for forgiveness.

Thank you for considering my request. I look forward to your prompt response.

Sincerely,  
[Your Name]