[Your Name] [Your Address] [City, State, Zip Code] [Email Address] [Phone Number] [Date] [Loan Officer's Name] [Bank/Institution Name] [Bank/Institution Address] [City, State, Zip Code] Dear [Loan Officer's Name], I hope this letter finds you well. I am writing to formally apply for a student loan to assist with my educational expenses for the academic year [insert year]. I am currently enrolled in [Name of School/University] pursuing a degree in [Your Major/Program] and anticipate graduation in [Expected Graduation Date]. Due to [briefly explain your financial situation], I am seeking financial assistance to cover tuition fees, textbooks, and living expenses. The total amount I am requesting through this loan is [insert amount]. I have attached the necessary documents, including my admission letter, financial aid assessment, and any other required paperwork. I am committed to responsibly managing this loan and ensuring timely repayment upon graduation. Thank you for considering my application. I look forward to your positive response. Sincerely, [Your Name]