[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 Forgiveness of Private Student Loans Dear [Loan Servicer's Name or "To Whom It May Concern"], I hope this message finds you well. I am writing to formally request the forgiveness of my private student loans, account number [Your Account Number]. Due to [briefly explain your situation, e.g., financial hardship, medical issues, etc.], I have found it increasingly difficult to manage my monthly payments. [Optionally, provide specific details about your situation: current income, job status, any relevant medical conditions, etc.] I have explored several repayment options, including [mention any steps you've already taken, like deferment or forbearance, but unfortunately, they have not alleviated my financial burden. Given my current circumstances, I kindly request your consideration for loan forgiveness. I appreciate your attention to this matter and hope for a favorable response. Please feel free to contact me at [your phone number] or [your email address] for any further information or documentation needed to support my request. Thank you for your understanding. Sincerely, [Your Name]

[Your Social Security Number or Date of Birth, if required]

[Enclosures: if any, such as financial documents]