May \_\_\_, 20\_\_\_\_

[Creditor Name]  
[Street Address]  
[City, State Zip]

**VIA CERTIFIED MAIL**

ATTENTION: STUDENT LOAN REPAYMENT DEPARTMENT  
RE: ACCOUNT #123456789

JONES, MICHAEL

Dear [Creditor]:

Please let this letter serve as my formal request for a forgiveness of all amounts currently due and owing under the above-referenced student loan(s). I am unable to make any future payments on this account for the following reasons:

1. My current income from \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ is $\_\_\_\_\_\_\_\_\_ per \_\_\_\_\_\_\_.
2. Please see a copy of \_\_\_\_\_\_\_\_\_\_\_\_\_\_ (enclosed) as proof of my income. (W-2, bank statement, etc.)
3. My current necessary living expenses for food, housing, transportation, childcare, clothing and \_\_\_\_\_\_\_\_\_\_\_\_ are $\_\_\_\_\_\_\_\_ per \_\_\_\_\_\_\_\_.
4. Please see a copy of my current expenses (enclosed) for your review. (Monthly expense report).
5. Due to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, (Medical condition, family situation, lack of employment opportunities, disability, divorce, age, etc.)

I do not foresee any changes to my financial situation or employment status that would put me in a position to make payments sufficient to pay this debt at any time in the future.

1. Enclosed please find copies of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ to support my statement in #5, above. (MD/other medical providers letter(s)/documents, court documents, death certificates/legal documents, counsellor/case worker/other professionals’ letter of support, etc.).
2. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (Any other relevant information)

Due to the reasons started above, I respectfully request that you forgive this debt, as I will not be able to repay this debt at any time in the future. Furthermore, my current and future income does not support any debt repayment.

I look forward to hearing from you at your earliest convenience. I thank you in advance for your consideration and understanding of my situation.

Sincerely,

[your name]  
[complete mailing address]  
[phone number]  
[account number]

Enclosures: As stated