Student Loan Goodwill Letter Sample

[Your name]

[Your address]

[Account number]

[Last four digits of your Social Security number]

[Date]

To [Student loan lender/servicer],

Thank you for this opportunity to discuss my issue with you. My name is [Your Name], and I’m writing to discuss a late/missed payment I noticed on my credit report.

It has always been a pleasure working with your organization, and I appreciate your support over the months/years in helping me manage my student loans. I have always maintained a good repayment record up until now, and rarely, if ever, paid anything late.

Recently, I experienced a sudden [insert personal issue] which severely impacted my ability to make payments on time. Had it not been for [[insert personal issue], I would have made my payments on time as I have for the past [insert time period].

I’m hoping you could help me by removing this late/missed payment from my record, and asking the credit bureaus to remove it from my report.

I plan to [insert credit activity, like getting a mortgage] and with this blemish on my credit report, I’ll be faced with high interest and fees, which will set me back. I also believe my credit report isn’t an accurate representation of how creditworthy I am, or of my dedication to repaying my loans.

I value punctuality and am confident that I will do better in the future. I’ve attached bank statements to demonstrate my ability to make my payments going forward. I would really appreciate a goodwill adjustment to help me move on with life, without having a past mistake hold me back.

Thank you for your time and consideration. Feel free to reach out with any questions. I hope you have a great day.

Sincerely,

[Your name]