

Student Loan Denial - Heartfelt

Subject: Your Student Loan Application Status

Dear [Student Name],

I understand how important continuing your education is to you, and I wish I had better news to share about your student loan application submitted on [Date].

After careful review, we're unable to approve your loan request without a qualified co-signer. Your limited credit history and current income level don't meet our lending requirements for the requested amount of [Amount].

I know this news is disappointing, especially with the upcoming semester. However, there are other options worth exploring: federal aid programs, work-study opportunities, or finding a co-signer who meets our credit criteria.

Our student loan counselors are here to help you explore all available options. Please don't let this setback discourage you from pursuing your educational goals.

We're rooting for your success,

[Loan Counselor Name]

[Educational Lending Department]

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