

Income-Driven Repayment Walkthrough



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Welcome

Thanks for your interest in **Income-Driven Repayment (IDR)**! To help you through the process, we've created this step-by-step guide. The application process is completely free and available to borrowers through the U.S. Department of Education (ED). It's something you can complete on your own online, but if you run into any issues, the Federal Student Aid (FSA) Student Loan Support Center is available for assistance. Simply call them at 1-800-433-3243. You can also request a paper copy of the application by contacting your student loan servicer(s).

Is Income-Driven Repayment Right for You?

If you're having difficulty making your payments, you may be eligible for an income-driven repayment plan. Most borrowers are eligible for at least one of the three available plans and depending on your income and family size, you could have a monthly payment as low as \$0.

The income-driven repayment plans include:

- Income-Based Repayment (IBR)
- Income-Contingent Repayment (ICR)
- Pay As You Earn (PAYE)

There are different eligibility requirements and features for each income-driven plan. The loan program, loan type, and the year the loan was taken out impact which of the plans are available to you. To learn more about the different plans, visit [StudentAid.gov/manage-loans/repayment/plans/income-driven](https://studentaid.gov/manage-loans/repayment/plans/income-driven).

Here are a few basic facts:

- All income-driven repayment plans are intended to be affordable and consider income and family size to determine the monthly payment. You must provide your income and family size when initially applying and as part of the annual recertification process.
- If you have any remaining balance after 20 or 25 years of making payments, it could be forgiven. If you're working towards Public Service Loan Forgiveness under an eligible income-driven repayment plan, 10 years of qualifying payments would have to be made before the loan could be forgiven.
- For those with subsidized loans, the government will pay the difference between your monthly payment amount and the interest that accrues for the first three consecutive years (except under ICR).

Preparing to Apply

Gather Information

Before applying, you'll need to gather some information. Make sure you have these basics on hand before getting started.

- Permanent Address
- Telephone Numbers
- Email Address
- Social Security Number

Create an FSA ID

The next step is to create your own Federal Student Aid ID (FSA ID). You can skip this step if you already have an FSA ID.

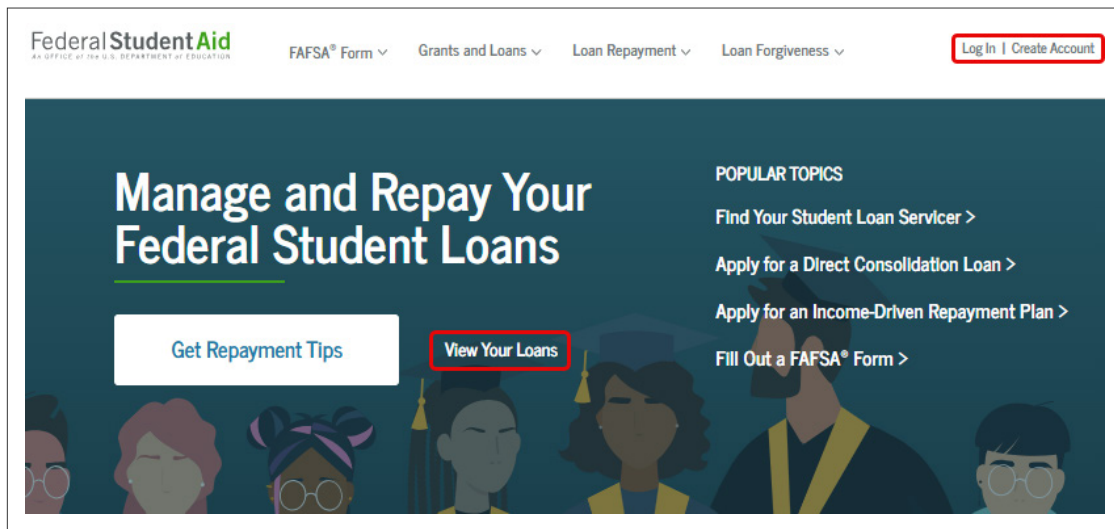
- Navigate to StudentAid.gov to get started.
- On the first page you'll create a username and password. Be sure to write it down so you can refer back to it later.
- Next, enter your personal and contact information and then choose your contact preferences. Then, you'll be prompted to create a series of security questions and answers in case you're ever locked out of your account. Keep this information for your records.
- Finally, the site will ask you to verify your phone number and email to activate two-factor authentication. Codes will be emailed and texted to you and you'll be prompted to verify them. Enter in each code you receive to finish verifying your account. You can also set up an authenticator app to make logging in easier. Be sure to note your Backup Code in case you are not able to access your other Two-Factor Authentication methods.

If you run into any issues creating your FSA ID, please call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243). There is also a handy video tutorial you can watch by following this link: [How to Create an Account and Username \(FSA ID\) for StudentAid.gov](#).

Apply for IDR at StudentAid.gov

Now that your FSA ID has been fully verified, it's time to start the IDR application process.


Navigate to [StudentAid.gov](https://studentaid.gov) and log in using your FSA ID and password.




Once logged in, click on the link for *Apply for, recertify, or change your income-driven repayment plan*.

You'll be presented with some details and a few instructions on applying for IDR. Read through them and click **Apply** when you're ready. **Make sure to have all of your materials handy before beginning. If you navigate away at any point, the application should be saved so you can return to it later.** ED estimates completing the application will take 10 minutes, so plan accordingly.

New IDR Applicants

 <p>Apply for an Income-Driven Repayment Plan</p> <p>There are several different IDR plans to choose from. You can compare IDR and Standard Repayment plans within the application before you submit.</p> <p>Learn more about IDR plans</p>	<p>Log In to Start</p> <p>View Demo</p> <p><small>OMB No. 1845-1012 • Form Approved</small></p>
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Returning IDR Borrowers

 <p>Manage Your Income-Driven Repayment Plan</p> <p>If your income or family size has changed prior to your recertification date, you can recertify immediately and/or ask for a plan recalculation. You can also explore other IDR options if you're interested in switching plans.</p>	<p>Manage Your Plan</p>
------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------

What You Can Expect

1. Confirm Your Contact Information
2. Review Your Federal Loan Information
3. Confirm Your Personal Information
4. Transfer or Enter Your Federal Financial Information
5. Review Your Current Plan or Switch to a New One
6. Agree to Terms and Conditions

Request for Authorization

ED will request for Authorization To Retrieve Federal Tax Information. This allows borrowers with Direct Loans to retrieve their income documentation from the IRS and to do so in the future. If done, you will not have to resubmit IDR paperwork or recertify your income going forward. ED will automatically process and adjust your payments on a yearly income using the provided information. If you would like this, hit **Approve** at the bottom of the page. If not, hit **Decline**. Please note that if you decline or have Federal Family Education Loans with a remaining balance, you will need to submit alternative documentation of income.

You can update your permanent address in this step if it is out of date. Please note that the application does not accept PO Boxes as a permanent address. If you need mail to be sent to a PO Box, please contact your servicer(s) to make the updates.

Contact Information

Permanent Address Line 1

Permanent Address Line 2 – optional

City

State

ZIP Code

Country

Mobile Phone

Email Address

Any changes you make to your permanent address here will be updated in your account settings. To update your email address and mobile phone number, visit your [Account Settings](#).

To make changes to other information, such as your Mobile Phone or Email Address, visit your **Account Settings** page. You can follow the link provided to make the updates. Once you have confirmed that the information is correct, click **Continue**.

Step 2: Loan Information

Income-Driven Repayment (IDR) Plan Request

Save Restart Exit

- Contact Information
- Loan Information**
- Personal Information
- Financial Information
- Repayment Plans
- Review and Submit

✓ Your application was successfully saved.

The next step in the application process will review your loan information. As you come to this step, you may notice an alert that mentions that your application was successfully saved. Moving between steps should automatically save your application so you can come back to it later if interrupted. You can also click **Save** in the upper-right corner of the application to manually save at any time.

Take a moment to review the different student loans that you have. If you have FFEL loans, Direct Parent PLUS Loans, or Direct Consolidation Loans with underlying Parent PLUS loans, you may not qualify for all IDR Plans.

Your Current Loan Details

✓

All of your loans are eligible for IDR Plans.

\$5,335
Total Eligible Loan Balance

Standard Repayment Plan


Monthly Payment **\$127** Pay Off Date February 2029 Qualifying IDR Payment(s) 59 of 300 (241 remaining payments)

Hide Individual Loans ^

Loan Type	Loan Balance	Interest Rate	Qualifying IDR Payment(s)
DIRECT STAFFORD UNSUBSIDIZED	\$5,334.51	5.31%	59 of 300

Loan Type	Loan Balance	Interest Rate	Qualifying IDR Payment(s) ⓘ
DIRECT STAFFORD SUBSIDIZED		4.30%	N/A
DIRECT STAFFORD UNSUBSIDIZED		4.80%	N/A

Once you have had a chance to review your loan information, click **Continue** at the bottom of the page.

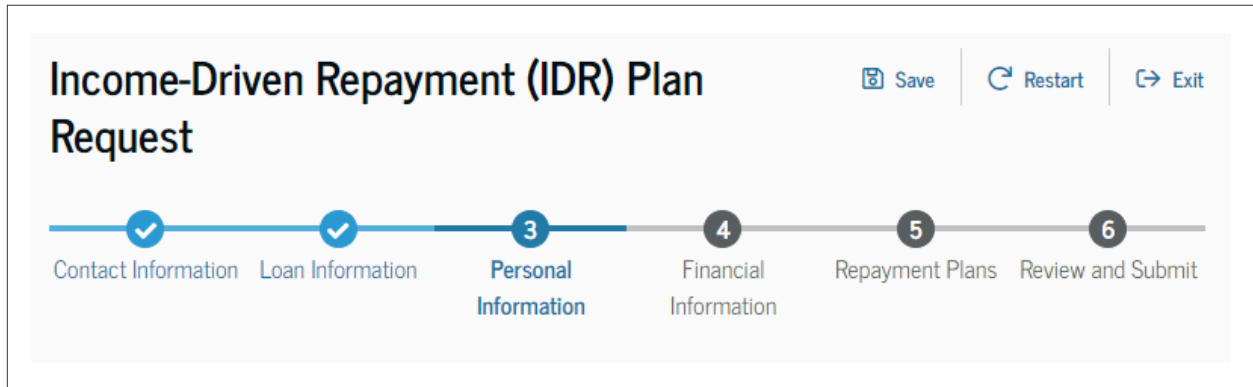


Congratulations! You've confirmed your contact and loan information!

You're just a few steps away from completing your IDR application. In the next few sections, you'll provide your personal information, transfer your information (or provide necessary documentation), and choose a repayment plan.

[Previous](#) [Continue](#)

Step 3: Personal Information



Step 3 is one of the most involved steps of the application process. You will need to answer some questions about your marital status and dependents.

First, answer some questions about your marital status. If you are married, you will need to provide information about your spouse's income as some IDR plans calculate payments based on your combined household income.

Confirm Your Marital Status

Some plans require payments to be calculated based on your combined household income, which includes your spouse's income if you're married. We can find the best IDR plan for you if we know whether you are married, single, or separated.

Your Marital Status

Are you married? [?](#)

Yes No

Are you separated? [?](#)

Yes No

Next, you'll be asked if your family size is going to change within the next twelve months. If so, you'll be asked to provide the number of Child Dependents and Other Dependents in your family. You, and your spouse if applicable, are already counted towards family size and do not need to be included in these two categories.

Family Size ⓘ

The following section will be used to calculate your family size. Your answer will help us find the best repayment plan for you.

Changes In Your Family Size

Do you think the number of people in your family will change in the next 12 months?

Why are we asking if your family has changed?

Yes

No

Child Dependents

This includes the number of children (including unborn children) in your family who receive more than half of their support from you, even if they don't live with you. Support includes money, gifts, loans, housing, food, clothes, car expenses, medical and dental care, and payment of college costs.

Number of Dependent Children

 ?

Other Dependents

This includes other people or any relatives (excluding your spouse and children) who live with you and receive more than half of their support from you.

Number of Other Dependents

 ?

In some instances, specifically if you and your spouse are separated or you are unable to access information about your spouse's income, the application is going to suggest that you stop and Consider Contacting Your Loan Servicer. Your loan servicer will be able to walk you through the issues and help you explore other payment plans in more detail than the website is able to provide.

Consider Contacting Your Loan Servicer

Because you can't access your spouse's financial information, we can calculate monthly payment amount estimates based only on your income.

If you choose to continue with your application, consider contacting your loan servicer through their website for more specific financial information and more accurate calculations.

[Return to Application](#)[Save and Exit](#)

Consider Contacting Your Loan Servicer

Because you are separated, we can only calculate monthly payment amount estimates based on your own income.

If you choose to continue with your application, consider contacting your loan servicer through their portal for more specific financial information and more accurate calculations.

[Return to Application](#)[Save and Exit](#)


Step 4: Financial Information

Income-Driven Repayment (IDR) Plan Request

Save Restart Exit

1 Contact Information 2 Loan Information 3 Personal Information 4 Financial Information 5 Repayment Plans 6 Review and Submit


The Financial Information section is up next. If you consented to allow ED access to your tax returns before starting the application, the website will automatically import your most recently filed tax returns and will use the information contained there to calculate your repayment plans in the next step. You may need to wait a few moments for the application to load your information. **If you did not consent to ED accessing your tax returns, you can skip ahead to page 18.**



We're Securely Importing Your Information

Do not leave this page while your information is being imported into your application.

Loading...



Did You Know?

Since you have provided consent for us to access your information, we'll keep that on file. Plus, your consent may make you eligible for an automatic recertification of your plan each year on its recertification date.

Once that information has been loaded, you'll be asked to verify if your income has decreased significantly since you last filed taxes. If so, you may qualify for a lower monthly payment on some IDR plans, but will need to submit income documentation to verify your eligibility.

Income Changes Since Your Last Tax Return

If your income has decreased significantly since your last tax return, you can provide documentation of your income to your loan servicer. [Your loan servicer](#) will use it to determine your monthly payment amount.

Changes in Your Income

Has your income significantly decreased since you last filed your taxes? [?](#)

Yes No

[Close](#)

Are you Sure?

If you proceed with this option, you will be required to manually provide documentation of income, which can be a time-consuming process.

When providing income documentation, you will need to be sure to include all sources of taxable income. This can include employment, unemployment income, dividend income, interest income, tips, and alimony. You don't need to include any type of untaxable income.

Your Taxable Income

Do you have taxable income? [?](#)

Yes No

You may also need to reconfirm your family size if the application was unable to determine it from the information on file. You'll need to confirm the number of Child Dependents and Other/Non-Child Dependents separately. If you indicated you are married, your spouse will already be included in the calculations and should not be added to either category.

Family Size ?

We couldn't calculate your family size based on the information we have on file, so please provide that information here.

Your Child Dependents

This includes the number of children in your family, including unborn children, who receive more than half of their support from you, even if they don't live with you. Support includes money, gifts, loans, housing, food, clothes, car expenses, medical and dental care, and payment of college costs.

Number of Child Dependents

 ?

Your Other/Non-Child Dependents

This includes other people or any relative (excluding your spouse and children) who live with you and who receive more than half of their support from you.

Number of Other Dependents

 ?

If you did not retrieve your income from the IRS or indicated that your income has decreased, you will need to upload documentation of your income. This documentation must be less than 90 days old and can include a W2, paystub, employer letter, or other documentation as described. Also, keep in mind that some financial information documents provided to you may come password protected; make sure that any document you upload does not contain that security feature, or it could delay the processing of your application.

Upload Your Documentation

The following are some acceptable forms of documentation to provide proof of income changes. Files cannot be more than 90 days old at the time of submission, and you must provide at least one (1) of the files below. The only exception to the 90-day requirement is tax returns, which can be a year old at the time of submission.

Important: Make sure that any document you upload does not have password protection. Uploading password-protected documents could potentially delay processing.

If you have filed a tax return in the last two years showing taxable income, you may include a tax return as documentation of income.

- W2
- Paystub
- Employer letter certifying gross income
- Bank account statement
- Interest or dividend statement

 A dashed rectangular box containing a blue plus sign icon followed by the text "Upload File".

Provide Income Documentation

If you haven't filed a tax return in the past two (2) years; chose not to provide consent for us to access your information; or, there's been a significant change in your income since your most recent tax return, you have two other options for completing your application:

1. Self-certify your income by working directly with your loan servicer(s). If you choose this option, you will need to exit this application and contact your servicer.
2. You can enter your own information into the application and, if needed, upload documentation of income or a self-certification document below. If you have a spouse without a StudentAid.gov account, you may have to provide documentation of income for them as well.

This next step only applies if you indicated that you are married in the application. You will need to provide the information for your spouse in order to file your application. This includes your spouse's name, date of birth, and Social Security Number. The application will then be able to locate your spouse's information and use that to determine IDR eligibility.

Your Spouse's Information

Since you and your spouse filed your taxes jointly, we need to find out if your spouse has federal student loans.

[Why does it matter if my spouse has federal student loans? >](#)

Request Your Spouse's Information

Enter the first and last name of your spouse exactly as they appear on your spouse's Social Security card. If the name on your spouse's Social Security card doesn't match the name that you used on your application, we will not be able to look up your spouse's loans, which could affect your estimated monthly payments.

First Name

Last Name

Date of Birth

Month

Day

Year

Social Security Number



Next, you'll need to check whether or not your combined income has changed since you and your spouse filed taxes. If it has, you will have the chance to say whether you would like to calculate your payments based on the tax information you imported earlier or if you would like your loan servicer(s) to calculate payments manually. If so, you will be asked about both your and your spouse's taxable income and asked to provide income documentation as noted above.

Income Changes Since Your Last Tax Return

If your income has decreased significantly since your last tax return, you can provide documentation of your income to your loan servicer. Your loan servicer will use it to determine your monthly payment amount.

Income Changes for You and Your Spouse

Did you file taxes for either of the two (2) most recent tax years? [?](#)

Yes

No

Has your joint income significantly decreased since you last filed your taxes [?](#)

Yes

No

Taxable Income for You and Your Spouse

Do you have taxable income? [?](#)

Yes

No

Does your spouse have taxable income? [?](#)

Yes

No

Once everything is done, hit ***continue*** to move on to the next step.

Step 5: Repayment Plans

Income-Driven Repayment (IDR) Plan Request

Save | Restart | Exit

✓ ✓ ✓ Note ✓ 5 6

Contact Information Loan Information Personal Information Financial Information Repayment Plans Review and Submit

Now that you have provided your information, you will be able to Select Your Repayment Plan. Payments are based off of your income and family size that you provided earlier in the application.

Select Your Repayment Plan

This page provides information on the available IDR plans. You can review and select the loan repayment option that works best for you.



Are You Eligible for IDR Plans?

You may not be eligible for all the IDR plans displayed on this page. If you have Federal Family Education Loan (FFEL) Program loans or if you are in default on a Direct Loan, you are eligible only for the Income-Based Repayment (IBR) Plan.

If you have a consolidation loan that repaid a parent PLUS loan, you are eligible only for the Income Contingent Repayment (ICR) Plan.

Additionally, if you are working towards Public Service Loan Forgiveness (PSLF), you can click on the toggle button to show your anticipated forgiveness amount.

The application will give you several pieces of information about your IDR plan options, including the monthly payment, total to be paid, pay off date, and forgiveness amount (if applicable).

Your Current Repayment Plan

Income-Based Repayment (IBR) Plan **Selected**
Ideal if you expect to continue to have a low income or have graduate school debt. [View Eligibility >](#)

Income-Contingent Repayment (ICR) Plan **Select**
Any borrower with eligible federal student loans may choose this plan. [View Eligibility >](#)

Pay As You Earn (PAYE) Repayment Plan **Select**
Ideal if you expect to continue to have a low income or have graduate school debt. [View Eligibility >](#)

The application will also note which payment plans will produce the Lowest Monthly Payment and which plans will produce the Lowest Total Payment over the life of the loan. Depending on the situation, they may be the same plan, or might be different plans as shown above.

You can also click on **View Details** to get more information on each individual payment plan. ED makes it easy to weigh your options by providing a list of Pros & Cons for each plan for easy reference.

Towards the bottom of the page, you will also see a section that allows you to review plans that the application has deemed you are ineligible for. This includes information about the plan, why you may not qualify, and what you can do to qualify going forward.

The screenshot shows a user interface for reviewing ineligible plans. At the top, there is a header "Hide Ineligible Plans ^". Below this, a card displays the title "Pay As You Earn (PAYE) Repayment Plan". The card contains the following text: "You're not eligible for this plan." followed by "Your loan type, loan disbursement date, and income can all affect your eligibility for a PAYE plan. Review the specific eligibility requirements to see which plan(s) you qualify for." To the right of this text is a button labeled "Apply for Consolidation". Below the button is a link "View Details >". The card also includes a paragraph: "Consider consolidating your loans so you can apply for income-driven repayment plans. However, loan consolidation can also result in the loss of other benefits. It isn't necessarily a good option for everyone. Review the pros and cons of consolidation to decide if it's right for you. Should I consolidate?"

Once you have decided on a repayment plan, go ahead and click the **Select** button on the plan you want and then hit **Continue** to move on to the next part of the application.

Step 6: Review and Submit

Income-Driven Repayment (IDR) Plan Request Save Restart Exit

Progress bar: Contact Information ✓ Loan Information ✓ Personal Information ✓ Financial Information ✓ Repayment Plans ✓ **6 Review and Submit**

The final part of the application process will be reviewing your application and confirming the information provided. If there are any corrections needed, you can click the **Edit** button on that section to be taken back to that part of the application to make updates.

1 of 2

Review Your Application

i Important: Any revisions to your information could impact your repayment plan options. Selecting "Edit" will bring you back through the application process in order to make updates.

Contact Information

Edit 

BORROWER INFORMATION

Name

Date of Birth

Social Security Number

CONTACT INFORMATION

Permanent Address

Mobile Phone Number

Email Address

Loan Information

Edit 

Number of Eligible Loans

Loan Type

Loan Balance

Interest Rate

Personal Information

Edit 

MARITAL STATUS

Marital Status
Married Separated
No

FINANCIAL INFORMATION

Spouse Financial Information
Can Access Tax Filing
Married Filing Jointly

FAMILY SIZE

Changes to Family Size
No

Financial Information

Edit 

CHANGES SINCE LAST TAX RETURN

Have there been any changes in your income since your last tax return?
No

Income-Based Repayment (IBR) Plan

 **Lowest Monthly Payment**

Select

Ideal if you expect to continue to have a low income or have graduate school debt.

[View Details >](#)

Monthly Payment

\$291

Total To Be Paid

\$34,934

End of Term Date

May 2036

End of Payment Balance ^①

\$2

Monthly Payment Limit

Payments are generally limited to **10%** of your discretionary income ^② and will never be more than the 10-year Standard Plan amount.

Interest Accrual

Unpaid interest **accrues**. After you've made your full monthly payment, any remaining accrued interest on subsidized loans is covered by the government during your first **three years** in the plan.

End of Payment Term

Any remaining balance on your loan may be forgiven after **20 or 25 years** (240 or 300 months) of qualifying repayment. The remaining balance may be taxable.

After hitting *Continue*, you will be brought to the **Confirm Your Application** page. You will need to read through the Understandings & Certifications section and agree to the terms and conditions at the bottom of the page. Be sure to take your time.

2 OF 2

Confirm Your Application

Understandings & Certification

If I am requesting an income-driven repayment plan or seeking to change between income-driven repayment plans, I request

Finally, click the check box to Confirm & Certify Your IDR Application and hit *Continue*.

I authorize the entity to which I submit this request and its agents to contact me regarding my request or my loans at any mobile phone number that I provide now or in the future using automated telephone dialing equipment or artificial or prerecorded voice or text messages.

Confirm & Certify Your IDR Application

I, , certify that all of the information I have provided on this form and in any accompanying documentation is true, complete, and correct to the best of my knowledge and belief, and that I will repay my loans according to the terms of my promissory note and repayment schedule.

[Previous](#) [Continue](#)

Congratulations! You have just completed your IDR application!