



IDR

# INCOME-DRIVEN REPAYMENT (IDR) PLAN REQUEST

For the Revised Pay As You Earn (REPAYE), Pay As You Earn (PAYE), Income-Based Repayment (IBR), and Income-Contingent Repayment (ICR) plans under the William D. Ford Federal Direct Loan (Direct Loan) Program and Federal Family Education Loan (FFEL) Programs

**WARNING:** Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

OMB No. 1845-0102  
Form Approved  
Expiration Date:  
8/31/2021

## SECTION 1: BORROWER INFORMATION

Please enter or correct the following information.

☐ Check this box if any of your information has changed.

SSN \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Telephone - Primary \_\_\_\_\_

Telephone - Alternate \_\_\_\_\_

Email (Optional) \_\_\_\_\_

## SECTION 2: REPAYMENT PLAN OR RECERTIFICATION REQUEST

It's faster and easier to complete this form online at [StudentLoans.gov](https://studentloans.gov). You can learn more at [StudentAid.gov/IDR](https://studentaid.gov/IDR) and by reading Sections 9 and 10. It's simple to get repayment estimates at [StudentAid.gov/repayment-estimator](https://studentaid.gov/repayment-estimator). If you need help with this form, contact your loan holder or servicer for free assistance. You can find out who your loan holder or servicer is at [StudentAid.gov/login](https://studentaid.gov/login). You may have to pay income tax on any loan amount forgiven under an income-driven plan.

### 1. Select the reason you are submitting this form (Check only one):

- ☐ I want to enter an income-driven plan - Continue to Item 2.
- ☐ I am submitting documentation for the annual recertification of my income-driven payment - Skip to Item 3.
- ☐ I am submitting documentation early to have my income-driven payment recalculated immediately - Skip to Item 3.
- ☐ I want to change to a different income-driven plan - Continue to Item 2.

### 2. Choose a plan and then continue to Item 3.

- ☐ (Recommended) I want the income-driven repayment plan with the lowest monthly payment.
- ☐ REPAYE ☐ IBR
- ☐ PAYE ☐ ICR

### 3. Do you have multiple loan holders or servicers?

- ☐ Yes - Submit a request to each holder or servicer. Continue to Item 4.
- ☐ No - Continue to Item 4.

### 4. Are you currently in deferment or forbearance?

After answering, continue to Item 5.

- ☐ No.
- ☐ Yes, but I want to start making payments under my plan immediately.
- ☐ Yes, and I do not want to start repaying my loans until the deferment or forbearance ends.

Note: If you have FFEL Program loans, they are only eligible for IBR. However, you can consolidate your loans at [StudentLoans.gov](https://studentloans.gov) to access more beneficial income-driven repayment plans.

## SECTION 3: FAMILY SIZE INFORMATION

### 5. How many children, including unborn children, are in your family and receive more than half of their support from you? \_\_\_\_\_

### 6. How many other people, excluding your spouse and children, live with you and receive more than half of their support from you? \_\_\_\_\_

Note: A definition of "family size" is provided in Section 9. Do not enter a value for you or your spouse. Those values are automatically included in your family size, if appropriate.

**Borrower Name** \_\_\_\_\_

**Borrower SSN** \_\_\_\_\_

#### SECTION 4A: MARITAL STATUS INFORMATION

**7. What is your marital status?**

- ☐ Single - Skip to Item 11.
- ☐ Married - Continue to Item 8.
- ☐ Married, but separated - You will be treated as single. Skip to Item 11.
- ☐ Married, but cannot reasonably access my spouse's income information - You will be treated as single. Skip to Item 11.

**8. Does your spouse have federal student loans?**

- ☐ Yes - Continue to Item 9.
- ☐ No - Skip to Item 10.

**9. Provide the following information about your spouse and then continue to Item 10:**

- a. Spouse's SSN** \_\_\_\_\_
- b. Spouse's Name** \_\_\_\_\_
- c. Spouse's Date of Birth** \_\_\_\_\_

**10. When you filed your last federal income tax return, did you file jointly with your spouse?**

- ☐ Yes - Continue to Item 13.
- ☐ No - Skip to Item 17.

#### SECTION 4B: INCOME INFORMATION FOR SINGLE BORROWERS AND MARRIED BORROWERS TREATED AS SINGLE

**11. Has your income significantly decreased since you filed your last federal income tax return?**

For example, have you lost your job, experienced a drop in income, or gotten divorced, or did you most recently file a joint return with your spouse, but you have since become separated or lost the ability to access your spouse's income information?

- ☐ Yes - Continue to Item 12.
- ☐ No - Provide your most recent federal income tax return or transcript. Skip to Section 6.
- ☐ I haven't filed a federal income tax return in the last two years - Continue to Item 12.

**12. Do you currently have taxable income?**

Check "No" if you do not have any income or receive only untaxed income.

- ☐ Yes - Provide documentation of your income as instructed in Section 5. Skip to that section.
- ☐ No - You are not required to provide documentation of your income. Skip to Section 6.

Note: Remember, any person who knowingly makes a false statement or misrepresentation on this form can be subject to penalties including fines, imprisonment, or both.

#### SECTION 4C: INCOME INFORMATION FOR MARRIED BORROWERS FILING JOINTLY

**13. Has your income significantly decreased since you filed your last federal income tax return?**

For example, have you lost your job or experienced a drop in income?

- ☐ Yes - Skip to Item 15.
- ☐ No - Continue to Item 14.
- ☐ We haven't filed a federal income tax return in the last two years - Skip to Item 15.

**14. Has your spouse's income significantly decreased since your spouse filed his or her last federal income tax return?**

For example, has your spouse lost his or her job or experienced a drop in income?

- ☐ Yes - Continue to Item 15.
- ☐ No - Provide your and your spouse's most recent federal income tax return or transcript. Skip to Section 6.

**15. Do you currently have taxable income?**

Check "No" if you do not have any income or receive only untaxed income.

- ☐ Yes - You must provide documentation of your income according to the instructions in Section 5. Continue to Item 16.
- ☐ No - You are not required to provide documentation of your income. Continue to Item 16.

**16. Does your spouse currently have taxable income?**

Check "No" if your spouse does not have any income or receives only untaxed income.

- ☐ Yes - Skip to Section 5 and provide documentation of your spouse's income as instructed in that section.
- ☐ No - You are not required to provide documentation of your spouse's income. If you selected "Yes" to Item 15, skip to Section 5 and document your income. If you selected "No" to Item 15, skip to Section 6.

Note: Remember, any person who knowingly makes a false statement or misrepresentation on this form can be subject to penalties including fines, imprisonment, or both.

**SECTION 4D: INCOME INFORMATION FOR MARRIED BORROWERS FILING SEPARATELY****17. Has your income significantly decreased since you filed your last federal income tax return?**

For example, have you lost your job or experienced a drop in income?

- ☐ Yes - Continue to Item 18.
- ☐ No - Provide your most recent federal income tax return or transcript. Skip to Item 19.
- ☐ I haven't filed a federal income tax return in the past two years - Continue to Item 18.

**18. Do you currently have taxable income?**

Check "No" if you have no taxable income or receive only untaxed income. After answering, continue to Item 19.

- ☐ Yes - You must provide documentation of your income as instructed in Section 5.
- ☐ No.

Note: Remember, any person who knowingly makes a false statement or misrepresentation on this form can be subject to penalties including fines, imprisonment, or both.

**19. Has your spouse's income significantly decreased since your spouse filed his or her last federal income tax return?**

For example, has your spouse lost a job or experienced a drop in income?

- ☐ Yes - Continue to Item 20.
- ☐ No - Provide your spouse's most recent federal income tax return or transcript. This information will only be used if you are on or placed on the REPAYE Plan. Skip to Section 6.
- ☐ My spouse hasn't filed a federal income tax return in the past two years - Continue to Item 20.

**20. Does your spouse currently have taxable income?**

Check "No" if your spouse has no taxable income or receives only untaxed income.

- ☐ Yes - Skip to Section 5 and provide documentation of your spouse's income as instructed in that section. This information will only be used if you are on or placed on the REPAYE Plan.
- ☐ No - You are not required to provide documentation of your spouse's income. If you selected "Yes" to Item 18, skip to Section 5 and document your income. If you selected "No" to Item 18, skip to Section 6.

**SECTION 5: INSTRUCTIONS FOR DOCUMENTING CURRENT INCOME**

You only need to follow these instructions if, based on your answers in Section 4, you and your spouse (if applicable) were instructed to provide documentation of your current income instead of a tax return or tax transcript.

**This is the income you must document:**

- You must provide documentation of all taxable income you and your spouse (if applicable) currently receive.
- Taxable income includes, for example, income from employment, unemployment income, dividend income, interest income, tips, and alimony.
- Do not provide documentation of untaxed income such as Supplemental Security Income, child support, or federal or state public assistance.

**This is how you document your income:**

- Documentation will usually include a pay stub or letter from your employer listing your gross pay.
- Write on your documentation how often you receive the income, for example, "twice per month" or "every other week."
- You must provide at least one piece of documentation for each source of taxable income.
- If documentation is not available or you want to explain your income, attach a signed statement explaining each source of income and giving the name and the address of each source of income.
- **The date on any supporting documentation you provide must be no older than 90 days from the date you sign this form.**
- Copies of documentation are acceptable.

**After gathering the appropriate documentation, continue to Section 6.**

**SECTION 6: BORROWER REQUESTS, UNDERSTANDINGS, AUTHORIZATION, AND CERTIFICATION**

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

- That my loan holder place me on the plan I selected in Section 2 to repay my eligible Direct Loan or FFEL Program loans held by the holder to which I submit this form.
- If I do not qualify for the plan or plans I requested, or did not make a selection in Item 2, that my loan holder place me on the plan with the lowest monthly payment amount.
- If I selected more than one plan, that my loan holder place me on the plan with the lowest monthly payment amount from the plans that I requested.
- If more than one of the plans that I selected provides the same initial payment amount, or if my loan holder is determining which of the income-driven plans I qualify for, that my loan holder use the following order in choosing my plan: REPAYE (if my repayment period is 20 years), PAYE, REPAYE (if my repayment period is 25 years), IBR, and then ICR.

If I am not currently on an income-driven repayment plan, but I did not complete Item 1 or I incorrectly indicated in Item 1 that I was already in an income-driven repayment plan, **I request** that my loan holder treat my request as if I had indicated in Item 1 that I wanted to enter an income-driven repayment plan.

If I am currently repaying my Direct Loans under the IBR plan and I am requesting a change to a different income-driven plan, **I request** a one-month reduced-payment forbearance in the amount of my current monthly IBR payment or \$5, whichever is greater (unless I request another amount below or I decline the forbearance), to help me move from IBR to the new income-driven plan I requested.

☐ **I request** a one-month reduced-payment forbearance in the amount of: \_\_\_\_\_ (must be at least \$5).

**I understand** that:

- If I do not provide my loan holder with this completed form and any other required documentation, I will not be placed on the plan that I requested or my request for recertification or recalculation will not be processed.
- I may choose a different repayment plan for any loans that are not eligible for income-driven repayment.
- If I requested a reduced-payment forbearance of less than \$5 above, my loan holder will grant my forbearance for \$5.
- If I am requesting a change from the IBR Plan to a different income-driven repayment plan, I may decline the one-month reduced payment forbearance described above by contacting my loan holder. If I decline the forbearance, I will be placed on the Standard Repayment Plan and cannot change repayment plans until I make one monthly payment under that plan.
- If I am requesting the ICR plan, my initial payment amount will be the amount of interest that accrues each month on my loan until my loan holder receives the income documentation needed to calculate my payment amount. If I cannot afford the initial payment amount, I may request a forbearance by contacting my loan holder.
- If I am married and I request the ICR plan, my spouse and I have the option of repaying our Direct Loans jointly under this plan. My loan servicer can provide me with information about this option.
- If I have FFEL Program loans, my spouse may be required to give my loan holder access to his or her information in the National Student Loan Data System (NSLDS). If this applies to me, my loan holder will contact me with instructions.
- My loan holder may grant me a forbearance while processing my application or to cover any period of delinquency that exists when I submit my application.

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

**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.

**Borrower's Signature** \_\_\_\_\_

**Date** \_\_\_\_\_

**Spouse's Signature** \_\_\_\_\_

**Date** \_\_\_\_\_

**If you are married, your spouse is required to sign this form unless you are separated from your spouse or you're unable to reasonably access your spouse's income information.**