

How to Apply for Income-Driven Repayment Plans

Nelnet Partner Solutions

1. Go to StudentLoans.gov and click on the green “Sign In” button.

The screenshot shows the StudentLoans.gov website. At the top left is the Federal Student Aid logo with the text "START HERE GO FURTHER FEDERAL STUDENT AID". To the right is the "StudentLoans.gov" logo with "English | Español" below it. A navigation bar contains links: "My Account", "Learn More", "Tools and Resources", "Managing Repayment", "FAQs", and "Contact Us".

The main content area features a "Manage My Direct Loan" section on the left. A red arrow points to the green "Sign In" button within this section. Below the button is a list of services: "Complete Counseling (Entrance, Financial Awareness, and Exit)", "Sign Master Promissory Note", "Complete PLUS Request Process", "Endorse Direct PLUS Loan", "IBR/Pay As You Earn/ICR Repayment Plan Request", and "Direct Consolidation Loan Applications". A note below the list says: "Visit the PIN site if you are a new user or have forgotten your PIN."

To the right of the "Sign In" button is a banner for "StudentLoans.gov" featuring a photo of four students and the text: "This site is your source for information from the U.S. Department of Education about how to manage your student loans."

Below the "Manage My Direct Loan" section are three columns of links:

- Learn More**
 - » Find Information about Student Aid Programs
 - » Interest Rate for New Direct Subsidized Loans
 - » Impact of Sequestration on Federal Student Aid Programs
 - » Direct Loan Overview
 - » What You Need
 - » What To Expect
 - » Glossary
- Tools and Resources**
 - » Apply for PIN
 - » FAFSA
 - » Counseling Demo
 - » Direct Consolidation Loan Application (paper)
 - » My Financial Aid History
 - » TEACH Grant
 - » Initial and Subsequent Counseling
 - » Agreement To Serve (ATS)
 - » Exit Counseling
- Managing Repayment**
 - » Repaying Your Loans
 - » Repayment Plans & Calculators
 - » Trouble Making Payments?
 - » Loan Discharge
 - » Public Service Loan Forgiveness
 - » Teacher Loan Forgiveness
 - » Loan Servicers

The footer contains links for "FOIA", "Privacy", "Security", and "Notices" on the left; "Stay Connected:" with social media icons in the center; and "WhiteHouse.gov", "USA.gov", and "ED.gov" on the right.

2. Sign in using your Social Security Number, first two characters of your last name, date of birth, and FAFSA® PIN. If you don't remember the Pin Number, click on the link for www.pin.ed.gov to recover the FAFSA Pin Number.



Sign In

Social Security Number

First Two (2) Characters of Last Name

Date of Birth (mm/dd/yyyy) / /

PIN

If you do not have a Federal Student Aid PIN, visit www.pin.ed.gov.

Anyone signing in to this Web site must use his/her own Federal Student Aid PIN to sign in and complete the following processes:

- Counseling (Entrance, Financial Awareness, Exit)
- Master Promissory Notes (MPNs)
- Direct PLUS Loan Requests
- Direct PLUS Loan Endorser Addendums
- Direct Consolidation Loan Applications
- Income-Based (IBR)/Pay As You Earn/Income-Contingent (ICR) Repayment Plan Requests
- Co-sign Spouse's IBR/Pay As You Earn/ICR Repayment Plan Request
- Repayment Estimator

Use of another person's PIN constitutes fraud. Use only your own PIN information.

3. Click on “Complete IBR/Pay As You Earn/ICR Repayment Plan Request either in the middle of the page or toward the bottom of the list on the left side of the page under “Repayment”.

My Loan Documents
Disclosure Statements
Completed MPNs
Direct PLUS Loan Requests
PLUS Correspondence
Completed Endorser Addenda
IBR/Pay As You Earn/ICR Repayment Plan Requests
Direct Consolidation Loan Applications

PLUS Loan Process
Request Direct PLUS Loan
Document Extenuating Circumstances
Endorse Direct PLUS Loan
Print Endorser Addendum

Master Promissory Note
Complete MPN
Print MPN

Counseling
Complete Counseling
View Completed Counseling

Repayment
Complete Direct Consolidation Loan Application and Promissory Note
Complete IBR/Pay As You Earn/ICR Repayment Plan Request
Co-sign Spouse's IBR/Pay As You Earn/ICR Repayment Plan Request

Tools and Calculators
Repayment Estimator

Welcome to StudentLoans.gov

Before you begin, verify that your personal information is up to date.

The personal information displayed is based on the information returned from the Federal Student Aid PIN Web site. If any of the information is incorrect, you must correct it at the Federal Student Aid PIN Web site.


Once you have confirmed your information, select what you would like to do:

- Complete Counseling (Entrance, Financial Awareness, and Exit)
- Complete Master Promissory Note
- Request a Direct PLUS Loan
- Endorse a Direct PLUS Loan
- Complete Direct Consolidation Loan Application and Promissory Note
- Complete IBR/Pay As You Earn/ICR Repayment Plan Request
- Co-sign Spouse's IBR/Pay As You Earn/ICR Repayment Plan Request
- I am not sure (we will ask you a series of questions to direct you)

FOIA | Privacy | Security | Notices

Stay Connected:


4. Read the information on the next page regarding applying for one of the IDR plans and click “Continue” to start the application.

<ul style="list-style-type: none"> My Loan Documents <ul style="list-style-type: none"> Disclosure Statements Completed MPNs Direct PLUS Loan Requests PLUS Correspondence Completed Endorser Addenda IBR/Pay As You Earn/ICR Repayment Plan Requests Direct Consolidation Loan Applications PLUS Loan Process <ul style="list-style-type: none"> Request Direct PLUS Loan Document Extenuating Circumstances Endorse Direct PLUS Loan Print Endorser Addendum Master Promissory Note <ul style="list-style-type: none"> Complete MPN Print MPN Counseling <ul style="list-style-type: none"> Complete Counseling View Completed Counseling Repayment <ul style="list-style-type: none"> Complete Direct Consolidation Loan Application and Promissory Note Complete IBR/Pay As You Earn/ICR Repayment Plan Request Co-sign Spouse's IBR/Pay As You Earn/ICR Repayment Plan Request 	<h3>Income-Based (IBR)/Pay As You Earn/Income-Contingent (ICR) Repayment Plan Request</h3> <p>This electronic request can be used for the Income-Based Repayment (IBR) ®, Pay As You Earn ®, or Income-Contingent Repayment (ICR) ® plans.</p> <p>You should understand the details of the plan you are interested in before you make a selection(s). Information on the repayment plans is presented in steps 2 and 3 of this electronic request.</p> <p>Other repayment plans, such as extended or graduated, may be available and may offer a lower monthly payment amount. Payment under the IBR, Pay As You Earn, or ICR plans may result in your paying more interest over time and may result in federal income tax liability on any loan amount that is forgiven under these plans. Calculators and information about repayment plans are available at studentaid.gov. For information about all repayment plans click here.</p> <p>If you prefer to complete the Income-Based (IBR)/Pay As You Earn/Income-Contingent (ICR) Repayment Plan Request via paper contact your servicer ®.</p> <p>This request process must be completed in a single session, which takes approximately 30 minutes.</p> <p>In this process, you will complete the following steps:</p> <ol style="list-style-type: none"> 1. Enter your personal information. 2. Transfer IRS tax return information using the IRS Data Retrieval Tool ®. If IRS tax return information is not transferred using the tool, you will be given instructions on how to submit a paper request including income documentation to your servicer(s). 3. Read the terms and conditions. 4. Review, electronically sign and submit the completed request. (If applicable, your spouse must also electronically sign the completed request.) <p></p>
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5. Click the circle for the reason you are requesting one of the IDR plans.

IBR/Pay As You Earn/ICR Request

Reason for Request

- 
- ☐ I am requesting a repayment plan based on my income.
 - ☐ I am submitting annual documentation for the recalculation of my monthly payment amount under my current repayment plan.
 - ☐ I am requesting that my [loan holder](#)® ([servicer](#)®) recalculate my current monthly payment amount because my circumstances have changed.

6. Complete the next form with your contact information and complete the information regarding your spouse's information at the bottom of this page if applicable.

Personal Information

Permanent Address

Street Address (line 1):

xx

Street Address (line 2):

City:

xx

State:

NEBRASKA

Zip Code:

xxxxx

Country:

UNITED STATES

Contact Information

E-Mail Address:

xx

Confirm E-Mail Address:

More Information

Home Number:

xx

Work Number:

Cell Number:

Best Time To Reach You - From:

-- Select --

To:

-- Select --

Eastern Standard Time (EST)

Spouse Information

Select any that apply:

☐

I file a joint federal income tax return and my spouse has eligible loans. [More Information](#)

☐

I have a joint Direct or FFEL Consolidation Loan that I obtained with my spouse. [More Information](#)

☐

My spouse and I have Direct Loans, and both of us want to repay those loans under the ICR plan. [More Information](#)

If you checked any of the boxes above, your spouse is also required to sign this form. By signing, your spouse is authorizing the loan holder(s) to access information about his or her federal student loans in the National Student Loan Data System (NSLDS). In addition, if the Department is not your loan holder(s) and your FFEL® loan holder(s) does not service at least one of your spouse's loans, your loan holder will need detailed information about all of your spouse's loans to accurately evaluate your eligibility and payment amount. Your spouse should log into NSLDS at www.nsls.ed.gov to give your loan holder(s) access to his or her loan information. To obtain the organization code needed for authorization on NSLDS or for other options to provide the loan details needed on your spouse's loans, contact your loan holder(s).

7. Click the button “Link to IRS” to obtain your 1040 income information electronically from the IRS website [IRS.gov](https://www.irs.gov) (this helps you avoid having to send your 1040 to your loan servicer).

Income-Based (IBR)/Pay As You Earn/Income-Contingent (ICR) Repayment Plan Request

✓ Personal Information

2 Income Information

3 Terms & Conditions

4 Review & Sign

Borrower: _____ Social Security Number: _____

Access IRS Tax Return Information

You are required to supply income information to determine your eligibility and calculate your monthly payment amount under IBR, Pay As You Earn, or ICR plans. The IRS Data Retrieval Tool allows you to access your IRS tax return information and transfer that data directly into your IBR/Pay As You Earn/ICR Request, eliminating the need to provide additional supporting documentation about your income. On the IRS Web site, enter the requested information to display your IRS tax return information. You will be able to transfer your information from the IRS and return to StudentLoans.gov from the IRS Web site.

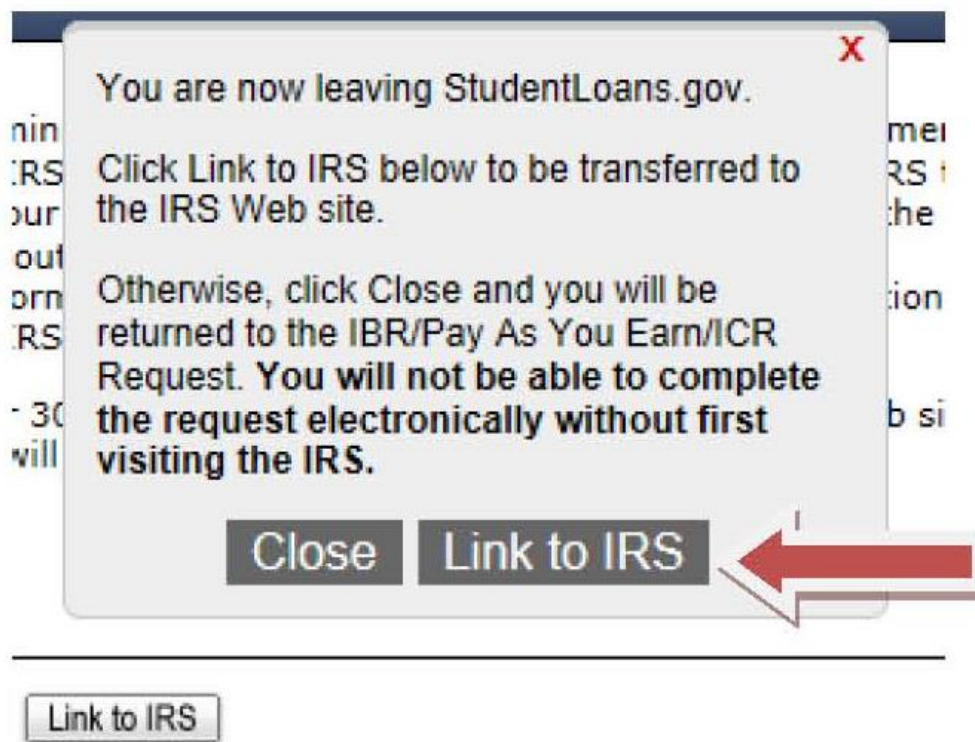
Note: Your StudentLoans.gov session will time out after 30 minutes. If you do not return from the IRS Web site within that time, this request will be cancelled and you will have to start your electronic request from the beginning.

Click on **Link to IRS** below to navigate to the IRS.

Cancel

Link to IRS

8. The following pop-up box will appear informing you that you will be re-directed from [StudentLoans.gov](https://studentloans.gov) to the IRS' website to complete the request for your 1040 income information to be included into your IDR application. Click the "Link to IRS" button on the pop-up box to continue to the IRS' website.



9. When you are redirected to the IRS' website you will see this message from the U.S. Government. After you have read the information click "OK" to proceed.

The screenshot shows the IRS.gov website interface. At the top, there is a dark blue header with the IRS logo and the text "IRS.gov". To the right of the header, there are links: "Return to StudentLoans.gov", "Log Out", and "Help". Below the header, there is a section titled "Get My Federal Income Tax Information". Under this title, there is a link to the "Privacy Notice" and a note about the request for personal information. Below this, there is a form titled "Enter the following information as it appears on your 2012 Federal Income Tax Return." with a "Required fields" indicator. The form contains several fields: "First Name", "Last Name", "Social Security Number", "Date of Birth", "Filing Status", "Address - Must match" (with sub-fields for "Street Address", "P.O. Box", "Apt. Number", and "Country"), "City, Town or Post Office", "State/U.S. Territory", and "ZIP Code". A modal dialog box titled "Message from webpage" is overlaid on the form. The dialog box contains a warning icon and the following text: "THIS U.S. GOVERNMENT SYSTEM IS FOR AUTHORIZED USE ONLY! Use of this system constitutes consent to monitoring, interception, recording, reading, copying or capturing by authorized personnel of all activities. There is no right to privacy in this system. Unauthorized use of this system is prohibited and subject to criminal and civil penalties, including all penalties applicable to willful unauthorized access (UNAX) or inspection of taxpayer records (under 18 U.S.C. 1030 and 26 U.S.C. 7213A and 26 U.S.C. 7431)." At the bottom of the dialog box, there is an "OK" button. A red arrow points to the "OK" button. Below the form, there are two buttons: "Return to StudentLoans.gov" and "Submit".

Return to StudentLoans.gov | Log Out | Help

IRS.gov

Get My Federal Income Tax Information

See our [Privacy Notice](#) regarding our request for your personal information.

Enter the following information as it appears on your 2012 Federal Income Tax Return. ? Required fields *

First Name *

Last Name *

Social Security Number *

Date of Birth *

Filing Status ?

Address - Must match

Street Address *

P.O. Box (Required)

Apt. Number (Required)

Country *

City, Town or Post Office *

State/U.S. Territory * Select One

ZIP Code *

Message from webpage

THIS U.S. GOVERNMENT SYSTEM IS FOR AUTHORIZED USE ONLY!
Use of this system constitutes consent to monitoring, interception, recording, reading, copying or capturing by authorized personnel of all activities. There is no right to privacy in this system. Unauthorized use of this system is prohibited and subject to criminal and civil penalties, including all penalties applicable to willful unauthorized access (UNAX) or inspection of taxpayer records (under 18 U.S.C. 1030 and 26 U.S.C. 7213A and 26 U.S.C. 7431).


OK

Select the button below to exit the IRS system and return to your application on StudentLoans.gov.

By submitting this information, you certify that you are the person identified. Use of this system to access another person's information may result in civil and criminal penalties.

Return to StudentLoans.gov Submit

10. Complete the page below and click “Submit”.


[Return to StudentLoans.gov](#) | [Log Out](#) | [Help](#)

[Español](#)

Get My Federal Income Tax Information

See our [Privacy Notice](#) regarding our request for your personal information.

Enter the following information as it appears on your 2012 Federal Income Tax Return. [?](#) Required fields *

First Name *	xx
Last Name *	xx
Social Security Number *	
Date of Birth *	xx / xx / xxxx
Filing Status * ?	Select One
Address - Must match your 2012 Federal Income Tax Return. ?	
Street Address *	xx
P.O. Box (Required if entered on your tax return) ?	
Apt. Number (Required if entered on your tax return)	
Country *	United States
City, Town or Post Office *	xx
State/U.S. Territory *	Select One
ZIP Code *	xxxxx

Select the button below to exit the IRS system and return to your application on StudentLoans.gov.

By submitting this information, you certify that you are the person identified. Use of this system to access another person's information may result in civil and criminal penalties.

[Return to StudentLoans.gov](#)
[Submit](#)

[IRS Privacy Policy](#)

11. Your tax information should pre-populate on the next page. You will need to check the box to the left of “Transfer My Tax Information into the Application on StudentLoans.gov” and then click the “Transfer Now” button to the right side.

My Tax Information	
Tax Year	2012
Name(s)	<input type="text"/>
Social Security Number	<input type="text"/>
Filing Status	<input type="text"/>
Adjusted Gross Income	<input type="text"/>

Print this page for your records before choosing an option below.

Transfer My Tax Information into the Application on StudentLoans.gov

☒ The tax information provided above will populate the income information on your application on StudentLoans.gov. After the information is transferred, your IRS session will end, and you will return to your application on StudentLoans.gov. Check this box if you are choosing to transfer your information.

Do Not Transfer My Tax Information and Return to the Application on StudentLoans.gov

☐ By clicking the “Do Not Transfer” button, you are choosing not to transfer your tax information electronically. Your IRS session will end and you will return to your application on StudentLoans.gov. You may still use this tax information to input the data into your application.

Transfer Now **Do Not Transfer**

12. Once you click “Transfer Now” you will then be directed back to www.studentloans.gov with your 1040 income information populated into your IDR application. You will need to select “Yes” or “No” regarding the change in your income information from your income information retrieved from the IRS’ website. Next, enter your family size at the bottom of this screen and click “Continue”.

Income Information

Tax Information
You have successfully transferred your IRS tax return information. The transferred information is listed below and will be used in your request.

Adjusted Gross Income
Filing Status Married Filing Jointly
Tax Year 2012

If you would like to retrieve your information again from the IRS click the button below.
[Link to IRS](#)

Is your current income or your spouse's current income (if you and your spouse file a joint federal income tax return) significantly different than the income reflected above?

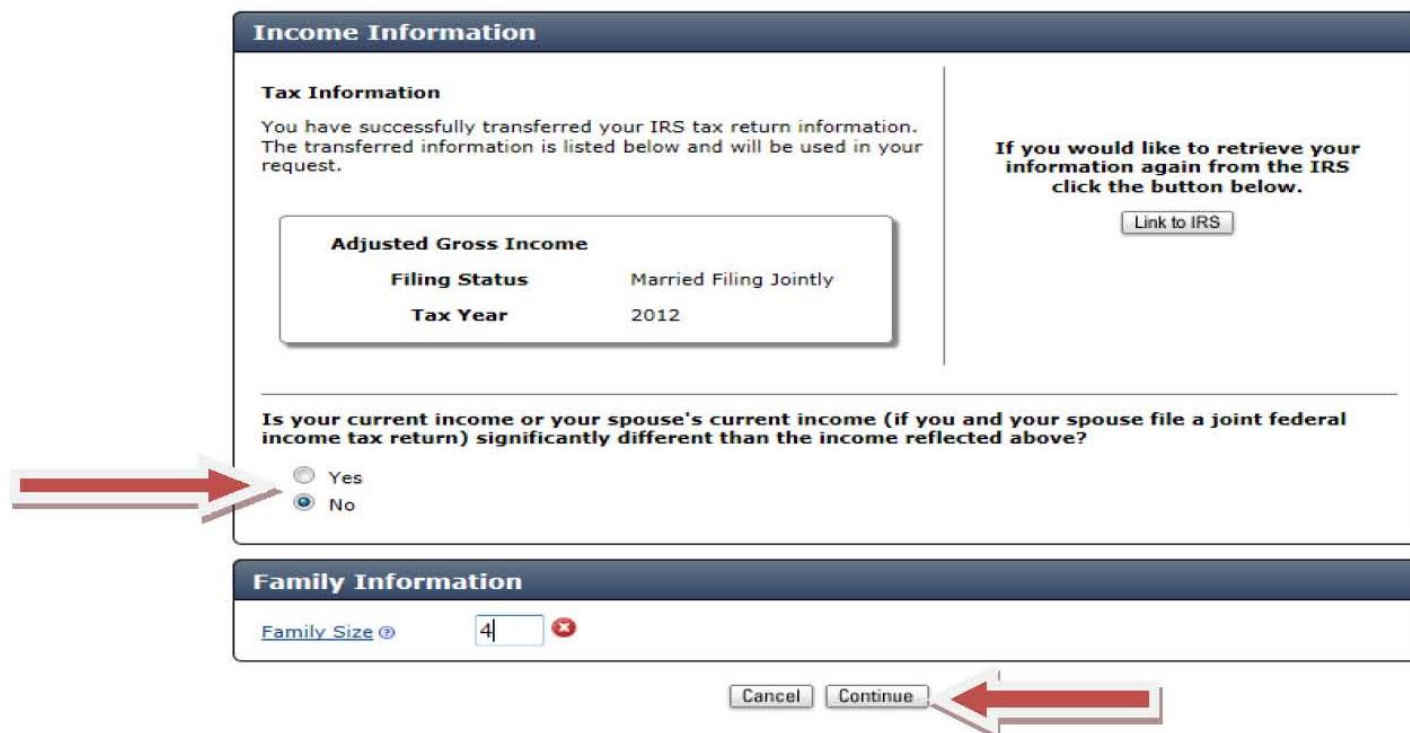
☐ Yes
☒ No

Family Information

Family Size

[Cancel](#) [Continue](#)

12. Once you click “Transfer Now” you will then be directed back to StudentLoans.gov with your 1040 income information populated into your IDR application. You will need to select “Yes” or “No” regarding the change in your income information from your income information retrieved from the IRS’ website. Next, enter your family size at the bottom of this screen and click “Continue”.



Income Information

Tax Information

You have successfully transferred your IRS tax return information. The transferred information is listed below and will be used in your request.

Adjusted Gross Income	
Filing Status	Married Filing Jointly
Tax Year	2012

If you would like to retrieve your information again from the IRS click the button below.



[Link to IRS](#)

Is your current income or your spouse's current income (if you and your spouse file a joint federal income tax return) significantly different than the income reflected above?

☐ Yes

☒ No

Family Information

Family Size  

[Cancel](#) [Continue](#)

13. Next, you may select to have your servicer choose the program that offers the lower monthly payment for you or you may select the option that best suits your needs.

Repayment Plan Selection

Select the Plan(s) with the Lowest Monthly Payment Amount

☐ I request that my loan holder determine which of the plans (Income-Based (IBR), Pay As You Earn, or Income-Contingent (ICR)) I am eligible for, and place me on the plan with the lowest monthly payment amount.

Or

Select a Repayment Plan(s)




The following chart will display only the repayment plans that you may be considered for based on information received from NSLDS.

Repayment Plan Values

These are the values used to calculate your estimated monthly payment below.

Loan Balance: Family Size: 4 State: NE Annual Income:

If you are not eligible for the plan(s) you select below, you will be placed in the repayment plan that will result in the lowest monthly payment amount. You can change your repayment plan selection at any time.

Pick a Plan	Repayment Plan	Repayment Period	Monthly Payment Initial to Final Amounts	Projected Loan Forgiveness ①	Total Interest Paid ②	Total Amount Paid
<input type="checkbox"/>	Pay As You Earn® ③	240 months	\$ 95 to \$ 284 	\$ 9,693	\$ 30,161	\$ 45,187
<input type="checkbox"/>	Income-Based Repayment (IBR)® ④	185 months	\$ 325 to \$ 640 	\$ 0	\$ 38,774	\$ 95,124
<input type="checkbox"/>	Income-Contingent Repayment (ICR)® ⑤	129 months	\$ 252 to \$ 307 	\$ 0	\$ 10,620	\$ 35,339


For Direct Loan borrowers, your request will apply to all of your loans that are eligible for the plan you choose. For FFEL borrowers, you can exclude eligible loans if you request IBR prior to July 1, 2013. If you are a FFEL borrower and request IBR on or after July 1, 2013, you must repay all loans eligible for IBR under that plan. For all borrowers, you will need to choose a different repayment plan for loans that are not eligible for a repayment plan based on income or they will be placed on the standard repayment plan.



Remember:

Other repayment plans, such as extended or graduated, may be available and may offer a lower monthly payment amount. Payment under the IBR, Pay As You Earn, or ICR plans may result in you paying more interest over time and may result in federal income tax liability on any loan amount that is forgiven under these plans. Calculators and information about repayment plans are available at StudentAid.gov.

14. The following page is the Terms and Conditions for the plan you chose. Click the “+” next to each section to read the Terms and Conditions and then click “continue”.

Click the + to open and read each section below, then click on Cancel or Continue.

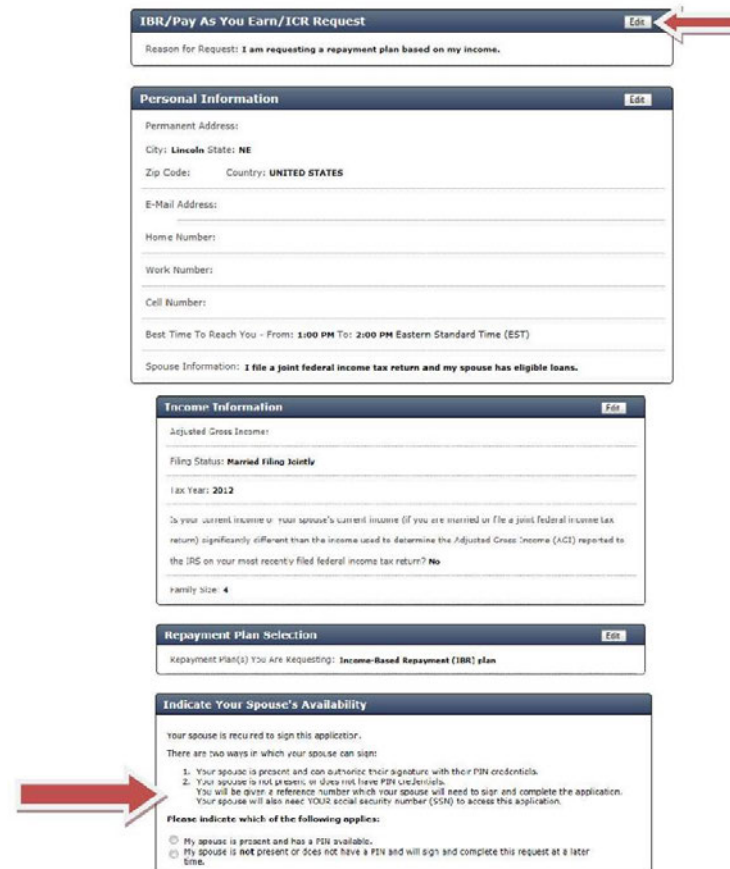


	SECTION 8: DEFINITIONS
	SECTION 9: ELIGIBILITY REQUIREMENTS
	SECTION 11: IMPORTANT NOTICES

Cancel	Continue
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15. Finally you need to confirm that all the information is accurate in the boxes below. You may make changes by clicking “Edit” at the top right of each section. You also need to finalize your spouse’s information in the “Indicate Your Spouse’s Availability” section if applicable.



IBR/Pay As You Earn/ICR Request Edit

Reason for Request: I am requesting a repayment plan based on my income.

Personal Information Edit

Permanent Address:
City: **Lincoln** State: **NE**
Zip Code: Country: **UNITED STATES**
E-Mail Address:
Home Number:
Work Number:
Cell Number:
Best Time To Reach You - From: **1:00 PM** To: **2:00 PM** Eastern Standard Time (EST)
Spouse Information: **I file a joint federal income tax return and my spouse has eligible loans.**

Income Information Edit

Adjusted Gross Income:
Filing Status: **Married Filing Jointly**
Tax Year: **2012**
Is your current income or your spouse's current income (if you are married or file a joint federal income tax return) significantly different than the income used to determine the Adjusted Gross Income (AGI) reported to the IRS on your most recently filed federal income tax return? **No**
Family Size: **4**

Repayment Plan Selection Edit

Repayment Plan(s) You Are Requesting: **Income-Based Repayment (IBR) plan**

Indicate Your Spouse's Availability

Your spouse is required to sign this application.
There are two ways in which your spouse can sign:
1. Your spouse is present and can authorize their signature with their PIN credentials.
2. Your spouse is not present, or does not have PIN credentials.
You will be given a reference number which your spouse will need to sign and complete the application.
Your spouse will also need YOUR social security number (SSN) to access this application.

Please indicate which of the following applies:

☐ My spouse is present and has a PIN available.
☐ My spouse is not present or does not have a PIN and will sign and complete this request at a later time.

16. Last, you need to “Certify & Sign” the request at the bottom of this confirmation page. Check the box at the top left of this section, type your first name, middle initial and last name. Once you have completed these steps, click on “Sign” at the bottom right of this section and you have completed your application.

Certify & Sign

- **I request** to use the plan I selected in Section 2 to repay my eligible Direct Loan or FFEL Program loans held by the holder(s) to which I submit this form. If I selected the option to allow my loan holder(s) to choose my plan, I request my loan holder(s) to place me in the plan with the lowest monthly payment amount for which I am eligible.
- **I understand** that: **(1)** If I am entering repayment on my loan(s) for the first time and do not provide my loan holder(s) with this completed form and any other documentation required by my loan holder(s), or if I do not qualify for the repayment plan that I requested, I will be placed on the standard repayment plan (see Section 8). **(2)** If I am currently repaying my loan(s) under a different repayment plan and want to change to the repayment plans I selected in Section 2, my loan holder(s) may grant me a forbearance for up to 60 days to collect and process documentation supporting my request for the selected plan. I am not required to make loan payments during this period of forbearance, but interest will continue to accrue. Unpaid interest that accrues during this maximum 60-day forbearance period will not be capitalized (see Section 8). **(3)** If I am delinquent in making payments under my current repayment plan at the time I request one of the repayment plans listed in Section 2, my loan holder(s) may grant me a forbearance to cover any payments that are overdue or that would be due at the time of my request. Unpaid interest that accrues during this forbearance period may be capitalized. **(4)** If I am requesting the ICR plan, my initial payment amount will be the amount of interest that accrues each month on my loan(s) until my loan holder receives the income documentation needed to calculate my ICR payment amount. If I cannot afford the initial interest payments, I may request forbearance by contacting my loan holder.
- **I authorize** the entity to which I submit this request (i.e., the school, the lender, the guaranty agency, the U.S. Department of Education, and their respective agents and contractors) to contact me regarding my request or my loan(s), including repayment of my loan(s), at the number that I provide on this form or any future number that I provide for my cellular telephone or other wireless device 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.

First Name:

Middle Initial:

Last Name:

Sign