Income-Driven Repayment (IDR) Plan Request

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

OMB No. 1845-0102
Form Approved
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WARNING/IMPORTANT: 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.

Section 1: Borrower Information

Please enter or correct the following information.

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

Social Security Number (SSN): _____

Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Telephone: _____

Email (optional): _____

Section 2: Repayment Plan or Recertification Request

It's faster and easier to complete this form online at StudentAid.gov. You can learn more at StudentAid.gov/IDR and by reading Sections 10 and 11. It's simple to get repayment estimates at StudentAid.gov/repayment-calculator. You never need to pay for assistance completing 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. You may have to report any loan amount discharged under an income-driven plan as taxable income when you file your federal and/or state tax returns.

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.**

Borrower's Name: _____ **Borrower's SSN:** _____

☐ 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. Which IDR plan(s) you are eligible for depends on when your loans were disbursed (paid out). If you have ANY loan disbursed on or after July 1, 2026, you may *only* select the Repayment Assistance Plan. If you ONLY have loans disbursed before July 1, 2026, you may select any of the plans available, however, some loans aren't eligible for all plans as detailed in the note below. See Section 10 for more information about each plan. Once you have made a selection, continue to Item 3.

☐ Repayment Assistance Plan ☐ IBR ☐ PAYE ☐ ICR

Note: If you have FFEL Program loans, they are only eligible for IBR. If you have Direct Consolidation Loans that repaid Parent PLUS loans, they are only eligible for ICR (you are then eligible to apply for IBR after having made at least one payment under the ICR Plan - See Section 10). If you have any loan disbursed on or after July 1, 2026 (including a Consolidation Loan), you are only eligible for the Repayment Assistance Plan and/or the Tiered Standard Plan for **ALL** of your Direct Loans (regardless of when they were disbursed). Additionally, if you borrow a new loan in the future, all your Direct Loans may only be repaid under the Repayment Assistance Plan and/or Tiered Standard Plan when your new loan enters repayment.

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.

Section 3: Family Size Information

5. How many dependents are in your family who receive more than half of their support from you and are claimed as dependents on your federal tax return?

_____

6. How many other people, including unborn children but excluding your spouse and anyone included in the number of dependents already listed in item 5, live with you and receive more than half of their support from you?

_____

Borrower's Name: _____ **Borrower's SSN:** _____

Note: A definition of "family size" and "dependents" is provided in Section 10. Do not enter a value for you or your spouse. Those values are automatically included in your family size, if appropriate.

Section 4A: Marital Status Information

7. What is your marital status?

- ☐ Single – **Skip to Item 11.**
- ☐ Married – **Continue to Item 8.**
- ☐ Married, but separated or unable to reasonably access my spouse's income information – You will be treated as single. **Skip to Item 11.**

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

- ☐ Yes – **Continue to Item 9.**
- ☐ No – **Skip to Item 11.**

9. Does your spouse have federal student loans?

- ☐ Yes – **Continue to Item 10.**
- ☐ No – **Skip to Item 13.**

10. Provide the following information about your spouse and then skip to Item 13:

Spouse's SSN _____

Spouse's Name _____

Spouse's Date of Birth _____

Section 4B: Income Information for Single Borrowers and Married Borrowers Treated as Single

11. Has your income significantly decreased, or your marital status changed 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.

- ☐ Yes – **Continue to Item 12.**
- ☐ No – Provide your most recent federal income tax return or transcript and **skip to Section 5A.**
- ☐ 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 5B. **Skip to that section.**

☐ No – You are not required to provide documentation of your income. **Skip to Section 6.**

Note: 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 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 their last federal income tax return?

For example, has your spouse lost their 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 and **skip to Section 5A.**

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 5B. **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 5B** 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 5B** and document your income. If you selected "No" to Item 15, **skip to Section 6**.

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

Section 5A: Authorization to Retrieve Federal Tax Information from the IRS

This section is intended for borrowers holding Direct Loans only. If you have Federal Family Education Loan (FFEL) Program loans with a remaining balance, you must skip to section 5B.

By accepting below, you will be: (1) consenting to the U.S. Department of Education disclosing certain information about you to the U.S. Department of the Treasury, Internal Revenue Service (IRS); (2) affirmatively approving the U.S. Department of Education obtaining your Federal Tax Information (FTI) from the IRS for certain purposes on an annual basis, as described below; and (3) agreeing that your approval will be ongoing until you fulfill your repayment obligations under an income-driven repayment (IDR) plan, withdraw from your IDR plan, or, as described below, revoke your approval and consent, as further described below. You are not required to provide your consent, approval, or agreement as a condition of eligibility for an IDR plan but, if approval and consent are not provided, you are required to provide alternative documentation of income (as described in Section 5B).

By checking 'I approve, consent, and agree' below, I consent to, affirmatively approve of, and agree to, as applicable, the following:

1. The U.S. Department of Education may disclose my Social Security number (SSN)/Taxpayer Identification Number (TIN), last name, and date of birth that I provided in Section 1 (Borrower Information) of this form, as well as my unique identifier and the tax year for which FTI is required, to the IRS for the U.S. Department of Education to receive my FTI for the purpose of, and to the extent necessary in, determining my eligibility for, or repayment obligations under, IDR plans as authorized under part D of title IV of the Higher Education Act of 1965, as amended, as described in 26 U.S.C. § 6103(l)(13)(A);
2. The U.S. Department of Education may use my FTI on an annual basis for the purposes of determining my eligibility for, and repayment obligations under, a qualifying IDR plan until I fulfill my repayment obligations under an IDR plan, withdraw from my IDR plan, or, as described below, revoke my approval and consent; and

3. The U.S. Department of Education may automatically execute the recertification of eligibility determination and repayment obligations for a qualifying IDR plan on an annual basis until I fulfill my repayment obligations under an IDR plan, withdraw from my IDR plan, or, as described below, revoke my approval and consent.

By checking 'I approve, consent, and agree' below, I further understand that:

1. During recertification, my eligibility and monthly payment amount for a previously approved IDR plan may change based on the FTI that the U.S. Department of Education receives from the IRS when my IDR plan is automatically recertified on annual basis;
2. I am also providing my written consent for the redisclosure of my FTI by the U.S. Department of Education to the Office of Inspector General of the U.S. Department of Education for audit purposes, as described in 26 U.S.C. § 6103(l)(13)(D)(iv); and
3. I may revoke my consent for the disclosure of the SSN/TIN, last name, and date of birth information that I provided in Section 1 (Borrower Information) of this form, as well as my unique identifier and the tax year for which FTI is required, and my affirmative approval for the receipt and use of my FTI by the U.S. Department of Education within the user settings of my account at StudentAid.gov. (You must be logged into your StudentAid.gov account in order to revoke approval and consent.) However, by revoking my affirmative approval and consent, I understand and acknowledge that the U.S. Department of Education will be unable to automatically determine my eligibility for, and repayment obligations under, an IDR plan on an annual basis, and will require that I, and my spouse (if applicable), provide alternative documentation of income on an annual basis if I wish to continue participating in an IDR plan.

☐ I **APPROVE**, **CONSENT**, and **AGREE** and certify under penalty of perjury under the laws of the United States of America, that the foregoing is true and correct, and that I am the person named in Section 1 (Borrower Information) of this form providing consent to disclose and authorize the disclosure of my records, as set forth above. I further authorize the disclosure of my personally identifiable information, as outlined above, to the IRS for ED to receive my FTI for purposes of determining my eligibility for, or repayment obligations under, an IDR plan request. I understand that any falsification of this statement is punishable under the provisions of 18 U.S.C. § 1001 by a fine, imprisonment of not more than five years, or both, and that the knowing and willful request for or acquisition of a record pertaining to an individual under false pretenses is a criminal offense under the Privacy Act of 1974, as amended, subject to a fine of not more than $5,000 (5 U.S.C. § 552a(i)(3)). (**Skip to Section 6**)

☐ I **DO NOT** approve, consent, and agree to the disclosure of my information to the IRS for the U.S. Department of Education to receive my FTI, as described above. (**Continue to Section 5B**).

Section 5B: Instructions for Documenting Current Income

If you were directed here from Section 5A, remember to submit your most recent federal tax return or tax transcript as per the instructions in Section 4B, or 4C, and **skip to Section 6**.

If you were directed here based on your answers in Section 4B, or 4C, you and your spouse (if applicable) must provide documentation of your current income instead of a federal 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:

- The date on any supporting documentation you provide must be no older than 90 days from the date you sign this form.
- 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.
- 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, my loan holder will reject my application and
    - my loan holder will maintain my enrollment in my current plan;
    - if I have not yet entered repayment, I will be placed in the 10-year Standard Plan if I have no loans disbursed on or after July 1, 2026, or the Tiered Standard Plan if I have any loan disbursed on or after July 1, 2026; or
    - if I no longer qualify for the plan that I am currently enrolled in, my loan holder will place me in the 10-year Standard Plan or Standard Extended Plan as appropriate if I have no loans disbursed on or after July 1, 2026, or the Tiered Standard Plan if I have any loan disbursed on or after July 1, 2026.
- If I am currently repaying my Direct Loans under the IBR plan and I am requesting a change to a different income-driven plan other than the Repayment Assistance Plan, I request a one-month general forbearance (unless I decline the forbearance), to help me move from IBR to the new income-driven plan I requested.

    ☐ **I request** a one-month general forbearance to help me move from the IBR plan to a different repayment plan.

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 am requesting a change from the IBR Plan to a different income-driven repayment plan other than the Repayment Assistance Plan and have no loans disbursed on or after July 1, 2026, I may decline the one-month general 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 have a new loan initially disbursed on or after July 1, 2026, all my Direct Loans (regardless of when they were disbursed) are required to be repaid under the Tiered Standard or Repayment Assistance Plan as applicable.
- If I am requesting the ICR plan so that I can then enter the IBR Plan as permitted by the One Big Beautiful Bill Act, I must make one full payment under the ICR Plan before submitting a separate IDR application requesting a change to the IBR Plan.
- 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 their 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.

If I approved (by checking the box in Section 5A) the authorization for the Department to retrieve my FTI from the IRS, I further **consent** to the disclosure by the Department of my personally identifiable information to the IRS, as described in Section 5A, and **agree** to the conditions to permit the disclosure of my FTI for purposes of this IDR plan request.

I certify under penalty of perjury under the laws of the United States of America, that all 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. I further certify that I will repay my loans according to the terms of my promissory note and repayment schedule.

Borrower's Signature: _____

Date (mm/dd/yyyy): _____

Please omit pages 10–19 when mailing or faxing back.

Section 7: Where to Send the Completed Form

Return the completed form and any documentation to: (If no address is shown, return to your loan holder.)

Section 8: Help With Completing the Form

If you need help completing this form, call: (If no phone number is shown, call your loan holder.)

Section 9: Instructions For Completing the Form

Type or print using dark ink. Enter dates as month/day/year (mm/dd/yyyy). Example: March 14, 2027 = 03/14/2027. Include your name and account number on any documentation that you are required to submit with this form. Return the completed form and any required documentation to the address shown in Section 7.

Section 10: Definitions

Common Definitions for All Plans:

Capitalization is the addition of unpaid interest to the principal balance of your loan. This will increase the principal balance and the total cost of your loan.

A **deferment** is a period during which you are entitled to postpone repayment of your loans. Interest is not generally charged to you during a deferment on your subsidized loans. Interest is always charged to you during a deferment on your unsubsidized loans.

The **William D. Ford Federal Direct Loan (Direct Loan) Program** includes Direct Subsidized Loans, Direct Unsubsidized Loans, Direct PLUS Loans, and Direct Consolidation Loans.

Family size is determined differently depending on your repayment plan.

For the Repayment Assistance Plan, Family Size only includes the borrower's dependents (see below) and, if you filed married filing separately, only those dependents who are claimed on your individual tax return.

For IBR, ICR, and PAYE, family size includes dependents (see below) but also includes you, and (if married) your spouse, unborn children who will be born during the year for which you certify family size, and other people who do not otherwise meet the definition of dependent (see below) *but only* if they live with you now, receive more than half their support from you now, and will continue to receive this support for the year that you certify your family size. Support includes money, gifts, loans, housing, food, clothes, car, medical and dental care, and payment of college costs. Your family size may be different from the number of exemptions you claim for tax purposes.

Dependents must be U.S. citizens, U.S. permanent residents, or U.S. nationals (or residents of Canada or Mexico) who aren't claimed as a dependent on someone other than your tax return, do not claim a dependent on their own tax return, and are not your spouse **AND** meet the definition of **qualifying child** or **qualifying relative** under U.S.C. 26 Sec. 152. See IRS PUB 501 for the definition of qualifying child and qualifying relative including examples and exceptions.

The Federal Family Education Loan (FFEL) Program includes Federal Stafford Loans (both subsidized and unsubsidized), Federal PLUS Loans, Federal Consolidation Loans, and Federal Supplemental Loans for Students (SLS).

A **forbearance** is a period during which you are permitted to postpone making payments temporarily, allowed an extension of time for making payments, or temporarily allowed to make smaller payments than scheduled.

The **holder** of your Direct Loans is the U.S. Department of Education (the Department). The holder of your FFEL Program loans may be a lender, secondary market, guaranty agency, or the Department. Your loan holder may use a servicer to handle billing, payment, repayment options, and other communications. References to "your loan holder" on this form mean either your loan holder or your servicer.

The **poverty guideline amount** is the figure for your state and family size from the poverty guidelines published annually by the U.S. Department of Health and Human Services (HHS) at aspe.hhs.gov/poverty- guidelines. If you are not a resident of a state identified in the poverty guidelines, your poverty guideline amount is the amount used for the 48 contiguous states.

The **Standard Repayment Plan** is only available to borrowers with no loans disbursed on or after July 1, 2026, and has a fixed monthly payment amount over a repayment period of up to 10 years from the date the loan initially entered repayment for loans other than Direct or Federal Consolidation Loans, or up to 30 years from the date the loan entered repayment for Direct and Federal Consolidation Loans.

Note: Borrowers who have no loans disbursed on or after July 1, 2026, and select the Repayment Assistance Plan for their eligible loans, but who have other loans that are not eligible for the Repayment Assistance Plan, will have those other loans remain in the fixed payment repayment plan they are enrolled in.

The **Tiered Standard Plan** is available only to borrowers who have at least one loan disbursed on or after July 1, 2026. The Tiered Standard Plan has a fixed monthly payment amount over a maximum repayment period between 10 and 25 years depending on the borrower's outstanding principal debt of all Direct Loans at the time they enter the plan. Borrowers who add additional loans to the plan at a later date (or leave the plan and return) have their maximum repayment period recalculated based on their total outstanding principal balance on Direct Loans upon re-entering the Tiered Standard Plan.

Note: The Tiered Standard Plan is the **only** plan available for (1) a Direct PLUS Loan made to a parent borrower, (2) a Direct Consolidation Loan that was used to repay a PLUS Loan made to a parent borrower, or (3) a Consolidation Loan that repaid a Consolidation Loan that was itself used to repay a PLUS Loan made to a parent borrower regardless of when such loan was disbursed once the borrower has any loan disbursed on or after July 1, 2026. Borrowers who select the Repayment Assistance Plan for their eligible loans, but who have other loans that are not eligible for the Repayment Assistance Plan will have those other loans (regardless of when they were disbursed) automatically placed in the Tiered Standard Plan.

Definitions for the Repayment Assistance Plan:

The Repayment Assistance Plan is a repayment plan with monthly payments based on a percentage of your annual income, divided by 12 to determine the base monthly payment amount. Your base monthly payment amount is then reduced by $50 for each dependent you claim on your federal tax return; however, your monthly payment may not be less than $10 a month. The percentage of your annual income varies depending on your AGI (see below).

Repayment Assistance Plan base payment percentage

Total Adjusted Gross Income (AGI)	Base Payment
Not more than $10,000	$120
More than $10,000 and not more than $20,000	1% of such AGI
More than $20,000 and not more than $30,000	2% of such AGI
More than $30,000 and not more than $40,000	3% of such AGI
More than $40,000 and not more than $50,000	4% of such AGI
More than $50,000 and not more than $60,000	5% of such AGI
More than $60,000 and not more than $70,000	6% of such AGI
More than $70,000 and not more than $80,000	7% of such AGI
More than $80,000 and not more than $90,000	8% of such AGI
More than $90,000 and not more than $100,000	9% of such AGI
More than $100,000	10% of such AGI

Additionally, under the Repayment Assistance Plan, borrowers who make their monthly payment in full and on time but have less than $50 applied to their total loan principal balance (after their payment has been first applied to outstanding accrued interest and fees) receive an additional principal reduction equal to the lesser of $50 minus the amount of their payment applied to principal, or the amount of their payment minus what was applied to principal, not to exceed $50.

Eligible loans for the Repayment Assistance Plan are Direct Loan Program loans regardless of when such loan was disbursed other than: (1) a loan that is in default, (2) a Direct PLUS Loan made to a parent borrower, (3) a Direct Consolidation Loan that repaid a Direct or Federal PLUS Loan made to a parent borrower, or (4) a Consolidation Loan that repaid a Consolidation Loan that was itself used to repay a PLUS Loan made to a parent borrower.

Definitions for the PAYE PLAN:

Note: All borrowers in repayment under the PAYE Plan must switch to (or be placed into) a different plan before July 1, 2028. Additionally, any borrower who takes out a new loan or consolidates existing loans on or after July 1, 2026, will be required to repay all their Direct Loans under the Repayment Assistance Plan or Tiered Standard Plan.

The **Pay As You Earn (PAYE) plan** is a repayment plan with monthly payments that are generally equal to 10% of your discretionary income, divided by 12.

Discretionary income for the PAYE plan is the amount by which your income exceeds 150% of the poverty guideline amount.

Eligible loans for the PAYE plan are Direct Loan Program loans other than: (1) a loan that is in default, (2) a Direct PLUS Loan made to a parent borrower, or (3) a Direct Consolidation Loan that repaid a Direct or Federal PLUS Loan made to a parent borrower.

You are a **new borrower for the PAYE plan** if: (1) you have no outstanding balance on a Direct Loan or FFEL Program loan as of October 1, 2007, or have no outstanding balance on a Direct Loan or FFEL Program loan when you obtain a new loan on or after October 1, 2007, and (2) you receive a disbursement of an eligible loan on or after October 1, 2011, or you receive a Direct Consolidation Loan based on an application received on or after October 1, 2011.

A partial financial hardship is an eligibility requirement for the PAYE plan. You have a partial financial hardship when the annual amount due on all of your eligible loans (and, if you are required to provide documentation of your spouse's income, the annual amount due on your spouse's eligible loans) exceeds what you would pay under PAYE.

The annual amount due is calculated based on the greater of (1) the total amount owed on eligible loans at the time those loans initially entered repayment, or (2) the total amount owed on eligible loans at the time you initially request the PAYE plan. The annual amount due is calculated using a standard repayment plan with a 10-year repayment period, regardless of loan type. When determining whether you have a partial financial hardship for the PAYE plan, the Department will include any FFEL Program loans that you have into account even though those loans are not eligible

to be repaid under the PAYE plan, except for: (1) a FFEL Program loan that is in default, (2) a Federal PLUS Loan made to a parent borrower, or (3) a Federal Consolidation Loan that repaid a Federal or Direct PLUS Loan made to a parent borrower.

Definitions for the IBR PLAN:

> **Note:** Any borrower who takes out a new loan or consolidates existing loans on or after July 1, 2026, will be required to repay all their Direct Loans under the Repayment Assistance Plan or Tiered Standard Plan.

The **Income-Based Repayment (IBR) plan** is a repayment plan with monthly payments that are generally equal to 15% (10% if you are a new borrower) of your discretionary income, divided by 12.

Discretionary income for the IBR plan is the amount by which your adjusted gross income exceeds 150% of the poverty guideline amount.

Eligible loans for the IBR plan are Direct Loan and FFEL Program loans other than: (1) a loan that is in default, (2) a Direct or Federal PLUS Loan made to a parent borrower, or (3) a Direct or Federal Consolidation Loan that repaid a Direct or Federal PLUS Loan made to a parent borrower unless such Direct Consolidation Loan has at least one payment made under the ICR Plan at the time you request to enter the IBR Plan.

You are a **new borrower for the IBR plan** if (1) you have no outstanding balance on a Direct Loan or FFEL Program loan as of July 1, 2014, or (2) have no outstanding balance on a Direct Loan or FFEL Program loan when you obtain a new loan on or after July 1, 2014, and before July 1, 2026.

Definitions for the ICR PLAN:

> **Note:** All borrowers in repayment under the ICR Plan must switch to (or be placed into) a different plan before July 1, 2028. Additionally, any borrower who takes out a new loan or consolidates existing loans on or after July 1, 2026, will be required to repay all their Direct Loans under the Repayment Assistance Plan or Tiered Standard Plan.

The **Income-Contingent Repayment (ICR) plan** is a repayment plan with monthly payments that are the lesser of (1) what you would pay on a repayment plan with a fixed monthly payment over 12 years, adjusted based on your income or (2) 20% of your discretionary income divided by 12.

Discretionary income for the ICR plan is the amount by which your adjusted gross income exceeds the poverty guideline amount for your state of residence and family size.

Eligible loans for the ICR plan are Direct Loan Program loans other than: (1) a loan that is in default, (2) a Direct PLUS Loan made to a parent borrower, or (3) a Direct PLUS Consolidation Loan (based on an application received prior to July 1, 2006, that repaid Direct or Federal PLUS Loans made to a parent borrower). However, a Direct Consolidation Loan made based on an application received on or after July 1, 2006, that repaid a Direct or Federal PLUS Loan made to a parent borrower is eligible for the ICR plan.

Section 11: Income-Driven Repayment Plan Requirements and General Information

See table below for income-driven repayment plan requirements and general information.

Plan Feature	Repayment Assistance Plan	PAYE	IBR	ICR
Monthly Payment Amount	Generally, between 1% and 10% of your AGI based on $10,000 increments of your AGI divided by 12. Your monthly payment amount is further reduced by $50 per month for each dependent claimed on your tax return. However, your monthly payment cannot be less than $10.	Generally, 10% of discretionary income divided by 12.	Generally, either 15% of discretionary income if you had an outstanding loan balance as of July 1, 2014, or 10% of discretionary income if you were a new borrower on or after July 1, 2014, divided by 12.	Lesser of 20% of discretionary income divided by 12 or what you would pay under a repayment plan with fixed payments over 12 years, adjusted based on your income.
Cap on Payment Amount	None.	What you would have paid under the 10-year standard repayment plan when you entered the plan.	What you would have paid under the 10-year standard repayment plan when you entered the plan.	None. Your payment may exceed what you would have paid under the 10- year standard repayment plan.

Plan Feature	Repayment Assistance Plan	PAYE	IBR	ICR
Married Borrowers	Your payment will be based on the combined income and loan debt of you and your spouse only if you file a joint Federal income tax return, unless you and your spouse (1) are separated or (2) you are unable to reasonably access your spouse's income information.	Your payment will be based on the combined income and loan debt of you and your spouse only if you file a joint Federal income tax return, unless you and your spouse (1) are separated or (2) you are unable to reasonably access your spouse's income information.	Your payment will be based on the combined income and loan debt of you and your spouse only if you file a joint Federal income tax return, unless (1) you and your spouse are separated, or (2) you are unable to reasonably access your spouse's income information.	Your payment will be based on the combined income of you and your spouse only if you file a joint Federal income tax return or if you and your spouse elect to pay your loans jointly under an ICR plan, unless you and your spouse (1) are separated or (2) you are unable to reasonably access your spouse's income information.
Borrower Responsibility for Interest	On all loans, you do not have to pay the difference between your monthly payment amount and the interest that accrues for that month when your payment is made in full and on time for the life of the loan.	On subsidized loans, you do not have to pay the difference between your monthly payment amount and the interest that accrues for your first three consecutive years in the plan.	On subsidized loans, you do not have to pay the difference between your monthly payment amount and the interest that accrues for your first three consecutive years in the plan.	You are responsible for paying all of the interest that accrues.
Income Eligibility	None	You must have a “partial financial hardship.”	None	None

Plan Feature	Repayment Assistance Plan	PAYE	IBR	ICR
Borrower Eligibility	You must be a Direct Loan borrower with eligible loans.	You must be a new borrower on or after October 1, 200,7 who also received a loan on or after October 1, 2011, with eligible Direct Loans AND have no loans (including a Consolidation Loan) disbursed on or after July 1, 2026.	You must be a Direct Loan or FFEL borrower with eligible loans AND have no loans (including a Consolidation Loan) disbursed on or after July 1, 2026.	You must be a Direct Loan borrower with eligible loans AND have no loans (including a Consolidation Loan) disbursed on or after July 1, 2026.
Recertify Income and Family Size	Annually. Failure to submit documentation by the deadline may result in an increase of your monthly payment to an amount equal to what you would have paid with a 10-year loan term based on when your loan entered repayment.	Annually. Failure to submit documentation by the deadline may result in an increase of the payment amount to the 10-year standard payment amount.	Annually. Failure to submit documentation by the deadline will result in the capitalization of interest and increase in payment amount to the 10-year standard payment amount.	Annually. Failure to submit documentation by the deadline will result in the recalculation of your payment amount to be the 10-year standard payment amount.
Principal Payment Matching	If your full, monthly, on-time payment (once applied to accrued interest and fees) results in less than a $50 principal reduction of your loan, an additional payment match is applied to your loan. This payment match is the lesser of: • $50 minus the amount of your payment applied to principal, or • if your scheduled payment is less than $50, the amount of your payment minus what was applied to principal.	None	None	None

Plan Feature	Repayment Assistance Plan	PAYE	IBR	ICR
Leaving the Plan	At any time, you may change to any other repayment plan for which you are eligible. Note: If you have any loans disbursed on or after July 1, 2026, the only other plan available is the Tiered Standard Plan.	At any time, you may change to any other repayment plan for which you are eligible.	At any time, you may change to any other repayment plan for which you are eligible. If you wish to switch to a plan other than RAP or the Standard Plan, you must first make one payment in the Standard Plan or request a reduced payment forbearance.	At any time, you may change to any other repayment plan for which you are eligible.
Interest Capitalization	None	None	If you are determined to no longer have a payment based on your income and family size, fail to recertify your income by the deadline, or leave the plan, interest is capitalized.	None
Repayment Term	Any balance remaining will be discharged after making 360 qualifying monthly payments in not less than 30 years. Note: You might have to report any loan amount discharged as taxable income when you file your federal and/or state tax returns.	Any balance remaining will be discharged after making 240 qualifying monthly payments in not less than 20 years. **Note:** You might have to report any loan amount discharged as taxable income when you file your federal and/or state tax returns.	Any balance remaining will be discharged after making 300 qualifying monthly payments in not less than 25 years if you had an outstanding loan balance as of July 1, 2014, or after making 240 qualifying payments in not less than 20 years if you were a new borrower on or after July 1, 2014. **Note:** You might have to report any loan amount discharged as taxable income when you file your federal and/or state tax returns.	Any balance remaining will be discharged after making 300 qualifying monthly payments in not less than 25 years. **Note:** You might have to report any loan amount discharged as taxable income when you file your federal and/or state tax returns.

Section 12: Sample Payment Amounts

To obtain estimated payment amounts under all of the repayment plans you qualify for, visit StudentAid.gov/repayment-calculator.

Section 13: Important Notices

PRIVACY ACT STATEMENT

Authority: Title IV of the Higher Education Act of 1965 (HEA) (20 U.S.C. 1070 et seq.) authorizes the Department of Education (Department) to collect information through this Income-Driven Repayment Plan Request. Collection of Social Security numbers (SSNs) is also authorized pursuant to 20 U.S.C. 1091(a)(4), 31 U.S.C. 7701(b), and Executive Order 9397, as amended by Executive Order 13478.

Purpose: The principal purposes for collecting the information on this form are to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) under the FFEL and/or Direct Loan Programs, to permit the servicing of your loans, and, if necessary, to locate you and to collect and report on your loans if your loans become delinquent or default.

Routine Uses: The information provided on this form will only be disclosed outside of the Department with prior written consent or as otherwise allowed by the Privacy Act of 1974 (5 U.S.C. 552a). Pursuant to the Privacy Act, the Department may disclose your information without consent in accordance with "routine uses" published in the Department's System of Records Notices (SORNs). Information provided on this form is subject to the routine uses identified in the "Common Origination and Disbursement System (COD)" (18-11-02) SORN, which is available on the Department's website at https://www.ed.gov/about/ed-overview/required-notices/privacy/privacy-act-system-of-record-notice-issuances.

Effects of Not Providing Information: Providing information on this Income-Driven Repayment form, including your SSN, is voluntary; however, failure to provide the requested information may result in your request being delayed or denied.

PAPERWORK REDUCTION NOTICE

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid Office of Management and Budget (OMB) control number. The valid OMB control number for this information collection is 1845-0102. Public reporting burden for this collection of information is estimated to average 20 minutes (0.33 hours) per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the information collection. Individuals are obligated to respond to this collection to obtain a benefit in accordance with 34 CFR 682.215 or 685.209.

If you have comments or concerns regarding the status of your individual submission of this form, please contact your loan holder directly (see Section 8).