How to apply for an (IDR) Income Drive Repayment Plan

1. Contact your Federal Loan Servicer

- a. Log in to **studentaid.gov** with your FSA ID username and password (fsaid.ed.gov) to review your assigned servicer to contact.. You may call them by phone to review your options or visit their website for more information on IDR plans.
- b. If you are unable to log in, call the USDOE at 1-800-433-5343 for assistance.

2. Apply for Income Driven Repayment Plan (IDR)

OPTION 1: COMPLETE ONLINE

- 1. Log in to **studentaid.gov** with your FSA ID username and password (fsaid.ed.gov) .
- 2. Click on 'Manage Loans,' then 'Apply for Income Driven Repayment Plan. Opt to do IRS Data Retrieval. If not an option, paper submission will be required. (see option 2).
- 3. Complete application as required, review plans, information, terms, and conditions listed.
- 4. Sign & Submit online

Option 2: PRINT AND SEND BY MAIL, FAX, EMAIL OR UPLOAD.

- 1. Complete the application at studentloans.gov and print a paper copy to submit to servicer.
- 2. Download a copy at your servicer's website and submit.

3. Follow up & Annual recertification

- * Be sure to follow-up with your assigned servicer for completion.
- * To continue this plan, you are required to recertify annually with servicer.
- * Contact your servicer with any changes in income & household.



Source: USDOE

List of Supplemental Documents :

- Taxable income for yourself & spouse
- One months pay stubs, tips
- Recently filed taxes
- Unemployment
- Alimony