How to Apply for Income-Driven Repayment Plans

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

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)
4. Read the information on the next page regarding applying for one of the IDR plans and click “Continue” to start the application.
5. Click the circle for the reason you are requesting one of the IDR plans.

- 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.

<table>
<thead>
<tr>
<th>Personal Information</th>
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</thead>
<tbody>
<tr>
<td><strong>Permanent Address</strong></td>
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<tr>
<td>Street Address (line 1):</td>
</tr>
<tr>
<td>Street Address (line 2):</td>
</tr>
<tr>
<td>City:</td>
</tr>
<tr>
<td>State:</td>
</tr>
<tr>
<td>Zip Code:</td>
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<tr>
<td>Country:</td>
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<table>
<thead>
<tr>
<th>Contact Information</th>
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</thead>
<tbody>
<tr>
<td>E-Mail Address:</td>
</tr>
<tr>
<td>Confirm E-Mail Address:</td>
</tr>
<tr>
<td>Home Number:</td>
</tr>
<tr>
<td>Work Number:</td>
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<tr>
<td>Cell Number:</td>
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<td>Next Time To Reach You From:</td>
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<table>
<thead>
<tr>
<th>Spouse Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Select any that apply:</td>
</tr>
<tr>
<td>I file a joint federal income tax return and my spouse has eligible loans.</td>
</tr>
<tr>
<td>I have a joint Direct or FFEL Consolidation Loan that I obtained with my spouse.</td>
</tr>
<tr>
<td>My spouse and I have Direct Loans; and both of us want to repay those loans under the IDR plan.</td>
</tr>
</tbody>
</table>

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.nsldsi.org 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).
8. The following pop-up box will appear informing you that you will be redirected from 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.
10. Complete the page below and click “Submit”.

![IRS.gov screenshot](image-url)

- **First Name**: Enter your first name.
- **Last Name**: Enter your last name.
- **Social Security Number**: Enter your SSN.
- **Date of Birth**: Enter your date of birth in the format MM/DD/YYYY.
- **Filing Status**: Select your filing status from the drop-down menu.
- **Street Address**: Enter your street address.
- **P.O. Box**: Enter your P.O. Box if applicable.
- **Apt. Number**: Enter your apartment number if applicable.
- **City, Town or Post Office**: Enter your city or town or post office.
- **State U.S. Territory**: Select your state or U.S. territory from the drop-down menu.
- **ZIP Code**: Enter your ZIP code.

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.

[Submit Button]
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.

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”.
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”.

![Image of income information page]

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

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: 4
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.
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
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.
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.