

Electronic Income-Driven Repayment Plan Request

Attachment to December 2015 Electronic Announcement

This document provides a high-level summary of the Electronic Income-Driven Repayment (IDR) Plan Request available on the StudentLoans.gov Web site. Through interfaces with the National Student Loan Data System (NSLDS) and, at the borrower's request, the Internal Revenue Service (IRS), the Electronic IDR Plan Request streamlines the application process for the majority of borrowers who choose to repay their eligible William D. Ford Federal Direct Loan (Direct Loan) Program and/or Federal Family Education Loan (FFEL) Program loans under the Revised Pay As You Earn (REPAYE), Pay As You Earn (PAYE), Income-Based Repayment (IBR), and/or Income-Contingent Repayment (ICR) plans. Eligible loans may be repaid under each of the plans as follows:

<i>Plan</i>	<i>Direct Loan Program Loans</i>	<i>FFEL Program Loans</i>
REPAYE	√	Not Available
PAYE	√	Not Available
IBR	√	√
ICR	√	Not Available

Complete information about the REPAYE, PAYE, IBR, and ICR plans is available on the [Income-Driven Plans](#) page on StudentAid.gov.

In addition to reading the information available on the StudentAid.gov Web site, we strongly encourage each borrower to contact the servicer that services the borrower's Direct Loan and/or FFEL program loans before completing the Electronic IDR Plan Request. A borrower's servicer is the best resource to help the borrower understand repayment plan options and determine which plan is right for the borrower. Once ready, the borrower will use the Electronic IDR Plan Request to complete the following actions that will ultimately be evaluated by the borrower's servicer:

- Initially apply to repay under an IDR plan
- Subsequently meet the selected plan's annual income documentation requirement (recertification)
- Subsequently request the recalculation of the borrower's monthly payment amount due to a change in circumstances
- Subsequently change from one IDR plan to another

We cover Electronic IDR Plan Request and associated process information in the following order:

- Electronic IDR Plan Request Submission Criteria
- Electronic IDR Plan Request Process
- Additional Actions Needed by Certain Borrowers
- Access to Submitted Electronic IDR Plan Requests

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- Contact Information for Borrowers

Electronic IDR Plan Request Submission Criteria

The Electronic IDR Plan Request may be used by a borrower who has at least one loan that is eligible to be repaid under the REPAYE, PAYE, IBR, or ICR plan and that is serviced by one of the following entities:

- A member of our federal loan servicer team

Note: The list of current federal loan servicer team members is available on the Information for Financial Aid Professionals (IFAP) Web site's [Loan Servicing Centers for Students page](#) and [Loan Servicing Centers for Schools page](#).

- A lender or lender servicer of commercially-held FFEL Program loans that is associated with one of the following federal loan servicer team members: CornerStone, FedLoan Servicing (PHEAA), Granite State – GSMR, Great Lakes Educational Loan Services, Inc., MOHELA, Navient, or Nelnet

Note: The commercially-held FFEL side of other federal loan servicer team members may participate in the future.

If a borrower does not have at least one loan that is eligible to be repaid under the REPAYE, PAYE, IBR, or ICR plan that is serviced by one of the participating entities outlined above, the borrower will not be able to use the Electronic IDR Plan Request at this time. When attempting to access the Electronic IDR Plan Request, a borrower in this situation will be informed that his or her servicer does not currently participate in the Electronic IDR Plan Request process. The message will include the servicer's contact information and direct the borrower to the servicer for information about IDR plans.

Note: We continue to be open to establishing the electronic exchange relationships necessary for Electronic IDR Plan Request participation by all servicers. Servicers interested in such participation should contact Jennifer Jaw at jennifer.jaw@ed.gov.

Electronic IDR Plan Request Process

In general, a borrower will be directed to the Electronic IDR Plan Request during the normal course of working with the borrower's participating servicer. When a borrower is interested in repaying his or her loans under an IDR plan, the servicer will provide the borrower with a servicer-specific URL to access the Electronic IDR Plan Request. The servicer-specific URL will first open to the StudentLoans.gov sign in page. Then, after logging in using his or her FSA ID, the borrower will be taken directly to the Electronic IDR Plan Request's brief overview page.

As explained above, we strongly encourage borrowers to take advantage of the overall repayment plan knowledge and guidance offered by their servicers before completing the Electronic IDR Plan Request. However, any borrower may directly access the request after logging in to the StudentLoans.gov Web site using his or her FSA ID. After landing on the Welcome to StudentLoans.gov page, the borrower will click on Complete Income-Driven Repayment Plan Request in the bulleted list at the center of the page or click on Complete Income-Driven Repayment Plan Request under Repayment in the left menu bar of the page.

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Brief Overview Page – Regardless of whether a borrower is directed to the Electronic IDR Plan Request by the borrower’s servicer or navigates to the request independently, the borrower will be presented with a brief overview of the four-step process before the borrower starts the request. The request must be completed in a single session.

Note: After 30 minutes of inactivity, a borrower’s Electronic IDR Plan Request session will time out and end. If the session times out before the borrower submits the request, any information entered by the borrower prior to the session’s end will not be saved or available to the borrower at a later point in time.

NSLDS Lookup – To begin the Electronic IDR Plan Request, a borrower will click on Continue at the end of the brief process overview. A behind-the-scenes NSLDS lookup will occur to ensure that the borrower meets the criteria for submitting the electronic request (outlined in the “Electronic IDR Plan Request Submission Criteria” section). Essentially, if the borrower has one loan serviced by a participating servicer that is eligible to be repaid under an IDR plan, the borrower will be able to proceed with completion and submission of the Electronic IDR Plan Request. If the borrower does not meet the criteria for submitting the electronic request, he or she will not be able to proceed and instead will receive a message that conveys this information and directs the borrower to his or her servicer or servicers.

Note: The NSLDS lookup is used only to determine if a borrower meets the criteria for submitting an Electronic IDR Plan Request. The NSLDS lookup is not used to determine whether the borrower has loan types that may be repaid under the REPAYE, PAYE, IBR, or ICR plans, or whether the borrower meets the initial eligibility requirement for the PAYE and IBR plans. The borrower’s servicer has sole responsibility for making these determinations and notifying the borrower of the results.

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Four Process Steps – The four steps of the Electronic IDR Plan Request process are identified across the top of each page. After a borrower completes a step in the process, a checkmark will signify its completion. The four steps and associated borrower actions are as follows:

<i>Application Step</i>	<i>Borrower Actions</i>
1 Application Information	<p>Select one of the following reasons for request:</p> <ul style="list-style-type: none"> • Request for REPAYE, PAYE, IBR, and/or ICR • Annual income documentation requirement (recertification) • Monthly payment recalculation due to change in circumstances • Change from one IDR plan to another <p>If in deferment or forbearance, indicate if deferment or forbearance should be ended as part of the application</p> <p>Indicate if employed by a non-profit or government organization</p> <p>Enter number of dependent children or other dependents</p> <p>Enter marital status</p> <ul style="list-style-type: none"> • If married, spouse’s information and signature will be required except in limited circumstances (spouse may complete the required steps in the same session or in a different session)
2 Income Information	<p>Enter income information by one of the following:</p> <ul style="list-style-type: none"> • Transferring tax information using IRS Data Retrieval Tool • Answering questions regarding income manually <p>Confirm income information</p> <p>Confirm spouse information (conditional questions based on marital status)</p> <p>If either “Request for REPAYE, PAYE, IBR, and/or ICR” or “Change from one IDR plan to another” was selected in Step 1, select one of the following options:</p> <ul style="list-style-type: none"> • Servicer determines plan with lowest monthly payment amount • Borrower indicates desired plan or plans
3 Contact Information	<p>Enter the following information:</p> <ul style="list-style-type: none"> • Permanent Address • Contact Information
4 Review & Sign	<p>Review information and edit, if necessary</p> <p>Review terms and conditions as well as the Privacy Act notice</p> <p>Certify, sign, and submit</p>

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Confirmation Page – After completing the four steps of the Electronic IDR Plan Request process, most borrowers will need to take no other action. A borrower who falls into this category will be informed through the confirmation page that his or her request has been sent electronically to the appropriate servicer or servicers. The confirmation page will include the name and phone number for each servicer to which the request has been sent. After the request has been sent electronically, the identified servicer or servicers will contact the borrower.

Note to FFEL Lenders and Lender Servicers: To assist borrowers who also have commercially-held FFEL Program loans that are serviced by a FFEL lender or lender servicer that is not associated with one of our federal loan servicer team members listed in the “Electronic IDR Plan Request Submission Criteria” section, we will provide the name and phone number of each of a borrower’s non-participating FFEL lenders or lender servicers in a separate section of the confirmation page. The borrower will be informed that each FFEL lender or lender servicer listed in that section does not currently participate in the Electronic IDR Plan Request process and should be contacted directly for information about the IBR Plan. Dear Colleague Letter [GEN-15-22](#) provides guidance on the implementation of the newly-cleared IDR Plan Request (OMB Control Number 1845-0102) as well as a PDF version of the form. We appreciate the assistance FFEL lenders and lender servicers will provide to borrowers who contact them.

Additional Action Needed by Certain Borrowers

Certain borrowers will need to take an additional action as part of or after completing the Electronic IDR Plan Request. The situations that will require additional borrower action are when tax return information is not transferred from the IRS or when there has been a significant income change.

In Step 2 – Income Information of the Electronic IDR Plan Request process, a borrower will temporarily leave the StudentLoans.gov Web site and log in to an IRS Web site to retrieve his or her income information. Once logged in, the IRS Data Retrieval Tool will present the borrower’s most current federal tax return information available in the IRS system at that time. The borrower will have the option to transfer that information from the IRS to the Electronic IDR Plan Request.

For various reasons, a borrower may choose not to transfer the IRS information to the Electronic IDR Plan Request or may be unable to transfer the IRS information to the request. In addition, a borrower’s current income may be significantly different (higher or lower) than the Adjusted Gross Income (AGI) shown on the borrower’s most recently filed federal tax return, or a borrower may have no income, may receive only untaxed income, or may not be required to file a federal tax return based on the amount of taxable income.

- ***If a borrower currently has no income or currently receives only untaxed income***, the borrower will certify to this by signing the Electronic IDR Plan Request and will not need to submit paper documentation of his or her total annual taxable income to the borrower’s servicer or servicers for evaluation.
- ***If a borrower has taxable income***, the borrower will need to submit paper documentation of his or her total annual taxable income to the borrower’s servicer or servicers for evaluation.

Notes:

- 1) As part of the instructions that will be provided on the confirmation page, a borrower will be provided with a PDF file of the borrower’s completed IDR Plan Request. All information

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provided through the Electronic IDR Plan Request process will be populated in the PDF file. Using the PDF file, the borrower will be able to print, sign, and date a paper version of the IDR Plan Request before attaching it as a coversheet to the income documentation the borrower must submit to his or her servicer or servicers.

- 2) The confirmation page will also include the name, fax, and mailing address for each servicer to which the borrower must provide the IDR Plan Request coversheet and the appropriate income documentation.

Access to Submitted Electronic IDR Plan Requests

All of a borrower's submitted Electronic IDR Plan Requests will be available on the StudentLoans.gov Web site. To access the requests, a borrower must first log in to StudentLoans.gov. Upon landing on the Welcome to StudentLoans.gov page, the borrower will click on Income-Driven Repayment Plan Requests under My Loan Documents in the left menu bar of the page. The borrower will then be able to open, download, and/or print the desired request or requests.

Notes:

- 1) A submitted Electronic IDR Plan Request that requires a spouse's signature will appear in the Income-Driven Repayment Plan Requests Requiring Spouse's Signature section of the page.
- 2) All Electronic IDR Plan Requests that were completed by a borrower but pending a spouse's signature will expire on December 16, 2015. The expired applications will appear in the Expired Income-Driven Repayment Plan Requests Pending Spouse's Signature section of the page. Affected borrowers who still want to apply for the IDR Plan Request electronically must complete the new Electronic IDR Plan Request.

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Contact Information for Borrowers

We understand that borrowers will contact members of the financial aid community with questions about the Electronic IDR Plan Request. We appreciate the assistance you will provide in directing borrowers as follows:

Electronic IDR Plan Request Technical Assistance

- A borrower who is logged in to StudentLoans.gov and completing the Electronic IDR Plan Request may request technical assistance by clicking on the Contact Us tab in the top menu bar of the StudentLoans.gov Web site. The borrower can 1) complete and submit the feedback form or 2) click on Additional Information and contact the Student Loan Support Center at the phone number provided.
- A borrower who has completed the Electronic IDR Plan Request and received a confirmation page must request assistance from the servicer or servicers identified on the confirmation page.

REPAYE, PAYE, IBR, and ICR Plan Information

- A borrower's servicer is the primary point of contact for all questions about the REPAYE, PAYE, IBR, and ICR plans. In addition, general information about the plans is available on the following StudentAid.gov pages:

[Income-Driven Plans](#)

[Income-Driven Repayment Fact Sheet](#)

[Income-Driven Frequently Asked Questions](#)