

How to Apply for Income-Driven Repayment

This graphic will help you understand how to apply for Income-Based Repayment (IBR), Pay As You Earn, Revised Pay As You Earn, and Income-Contingent Repayment (ICR) plans on the StudentLoans.gov website.

Start

Nelnet.com

The first step is to log into your Nelnet.com account and go to **Repayment Options**. You can compare plans and will be asked to select the loans for which you want to change repayment plans.

Then, we'll link you to **StudentLoans.gov** so you can complete your **IBR/Pay As You Earn/Revised Pay As You Earn/ICR Request**.

StudentLoans.gov

Note: Your StudentLoans.gov session will timeout after 30 minutes.

Sign In

You will need your Social Security number and FSA ID. Visit **fsaid.ed.gov** if you don't have an FSA ID.

Confirm your personal information and select your task.

- ▶ Complete IBR/Pay As You Earn/Revised Pay As You Earn/ICR Repayment Plan Request

Read the **IBR/Pay As You Earn/Revised Pay As You Earn/ICR Repayment Plan Overview**

1

Confirm the reason for your request

Enter your personal information

Select spouse information, if applicable

Note: If you have previously filed joint income tax returns or have joint Direct or Consolidation loans, your spouse will also need to sign this application.

2

IRS.gov

Income Information

You can choose to be temporarily transferred to the **IRS.gov website**. You'll easily transfer your latest IRS information using the **IRS Data Retrieval Tool**.

Confirm your transferred IRS tax return information

Note: If your income has significantly changed since your last tax return, you'll need to provide alternative, current documentation of your taxable income.

Submit your family size

Select your repayment plan

If you're interested in the plan identified for you on **Nelnet.com**:

- ✔ **Select the Plan(s) with the Lowest Monthly Payment Amount**

Or, you can select a repayment plan on your own. Some plans may not offer you the lowest possible monthly payment.

3

Review Terms & Conditions

- Definitions
- Eligibility Requirements
- Important Notices

4

Review, Sign, and Submit

- Reason for Applying
- Personal Information
- Income Information
- Certify, Sign, and Submit

Done

Questions?

<https://www.nelnet.com/income-driven-repayment-plans>
<https://www.nelnet.com/contact>



U.S. Department of Education
Information about your federal student loan



Note: Keep in mind that your income-driven repayment application will not be processed if you're still in school more than half-time. If you're in your grace period, you may submit an income-driven repayment application using your latest IRS information; however, if you need to use alternative, current documentation of your taxable income, we recommend waiting to submit your application until your loan is within 90 days of entering repayment.