Income-Driven Repayment (IDR) Plan
Online Application Walkthrough

LOG IN

Log into StudentAid.gov with your Federal Student Aid (FSA) ID. If you don't have an ID, you'll need to create one.

Having trouble logging in?
Call FSA for help at: **800-433-3243**

Access the application

Go to: Mange Loans > Lower My Payments > Apply for an Income-Driven Repayment plan.

Time to get started!

Read the IDR plan overview before you begin, then select the appropriate application (new applicant, returning applicant, recalculation, or switching plans).

Allow yourself a minimum of 10 minutes to complete your application.

START

1

Application information

- Provide the reason for your IDR plan request.
- Specify if you work for a non-profit or government organization.
- Select your family size.
- Select your marital status.

2

Income information - IRS.gov

We need proof of your taxable income.

You may use the **IRS Data Retrieval Tool** to electronically transfer your IRS tax return information to your IDR plan application.

If you don't have taxable income, specify this and move to the next section of the application.

Confirm your IRS income

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

Estimate your payments through each plan and then select the one you want.

The choice is yours. If you're uncertain, you can select...

I request that my loan holder (servicer) place me on the plan with the lowest monthly payment amount.

3

Review and confirm your personal information

4

Review, sign and submit

Remember, you'll need to send us additional supporting documentation IF:

1. You weren't able to transfer your tax return information from the IRS.
2. Your income has significantly decreased since your last tax return.

Remember to renew each year!

NAVIENT