
4 Steps for Enrolling in an Income-Driven Repayment (IDR) Program

#1: Obtain Federal Student Aid ID

- Register for your Federal Student Aid (FSA) ID
- <https://fsaid.ed.gov/npas/index.htm>
- Process can take up to 72 hours

#2: Review Federal Loans

- Using your FSA ID, review your loans on the National Student Loan Data System
- <https://www.nsls.ed.gov/npas/index.htm>
- Review your loan(s) and loan servicer(s)

#3: Determine Potential Savings

- Using your FSA ID, use the Repayment Estimator calculator to determine whether you are eligible for an Income-Driven Repayment Program (IBR, PAYE, ICR) and how much you could potentially save
- <https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action>

#4: Enroll

- Determine which IDR plan works best for you
- Contact your loan servicer and confirm eligibility
- Fill out the Income-Driven Repayment Plan Request online at www.studentloans.gov after logging on using your FSA ID and clicking on the "Repayment and Consolidation" tab
- Process takes approximately 30 minutes.
- You can access the paper application here: https://www.gsmr.org/pdfs/Income_Driven_Repayment_Plan_Request_form_FFELP_Loans.pdf

Issues? Complaints? Contact the Consumer Finance Protection Bureau's Student Loan Department at <http://www.consumerfinance.gov/complaint/#student-loan> or call (855) 411-CFPB (2372)

Source: <https://studentaid.ed.gov/sa/repay-loans/understand/plans/income-driven>