



IDR

INCOME-DRIVEN REPAYMENT (IDR) PLAN REQUEST

For the Revised Pay As You Earn (REPAYE), Pay As You Earn (PAYE), Income-Based Repayment (IBR), and Income-Contingent Repayment (ICR) plans under the William D. Ford Federal Direct Loan (Direct Loan) Program and Federal Family Education Loan (FFEL) Programs

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

OMB No. 1845-0102
Form Approved
Expiration Date:
8/31/2021

SECTION 1: BORROWER INFORMATION

Please enter or correct the following information.

☐ Check this box if any of your information has changed.

SSN _____

Name _____

Address _____

City _____

State _____

Zip Code _____

Telephone - Primary _____

Telephone - Alternate _____

Email (Optional) _____

SECTION 2: REPAYMENT PLAN OR RECERTIFICATION REQUEST

It's faster and easier to complete this form online at StudentLoans.gov. You can learn more at StudentAid.gov/IDR and by reading Sections 9 and 10. It's simple to get repayment estimates at StudentAid.gov/repayment-estimator. If you need help with this form, contact your loan holder or servicer for free assistance. You can find out who your loan holder or servicer is at StudentAid.gov/login. You may have to pay income tax on any loan amount forgiven under an income-driven plan.

1. Select the reason you are submitting this form

(Check only one):

- ☐ I want to enter an income-driven plan - Continue to Item 2.
- ☐ I am submitting documentation for the annual recertification of my income-driven payment - Skip to Item 3.
- ☐ I am submitting documentation early to have my income-driven payment recalculated immediately - Skip to Item 3.
- ☐ I want to change to a different income-driven plan - Continue to Item 2.

2. Choose a plan and then continue to Item 3.

- ☐ (Recommended) I want the income-driven repayment plan with the lowest monthly payment.
- ☐ REPAYE ☐ IBR
- ☐ PAYE ☐ ICR

3. Do you have multiple loan holders or servicers?

- ☐ Yes - Submit a request to each holder or servicer. Continue to Item 4.
- ☐ No - Continue to Item 4.

4. Are you currently in deferment or forbearance?

After answering, continue to Item 5.

- ☐ No.
- ☐ Yes, but I want to start making payments under my plan immediately.
- ☐ Yes, and I do not want to start repaying my loans until the deferment or forbearance ends.

Note: If you have FFEL Program loans, they are only eligible for IBR. However, you can consolidate your loans at StudentLoans.gov to access more beneficial income-driven repayment plans.

SECTION 3: FAMILY SIZE INFORMATION

5. How many children, including unborn children, are in your family and receive more than half of their support from you? _____

6. How many other people, excluding your spouse and children, live with you and receive more than half of their support from you? _____

Note: A definition of "family size" is provided in Section 9. Do not enter a value for you or your spouse. Those values are automatically included in your family size, if appropriate.

Navient Deferment Forms

Minjie Lin



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Guide for Repayment Deferment and Cancellation of Nursing Student Loans, May 1974 United States. Health Resources Development Bureau, 1974 **Guide for Repayment Deferment and Cancellation of Nursing Student Loans**, 1973 Guide for Repayment, Deferment, and Cancellation of Nursing Student Loans United States. Bureau of Health Resources Development. Division of Nursing, 1974 **A Guide for Repayment, Deferment, and Cancellation of Health Professions Student Loans** United States. Health Manpower Education Bureau, 1973 **Repaying Your Student Loans**, 2002 **Student Loans** United States. General Accounting Office, 1991 **Student Loans Driving You Crazy?**, 1996 *How to Wipe Out Your Student Loans and Be Debt Free Fast* Martha Maeda, 2009 According to a recent study by the National Center for Education Statistics an estimated 65 percent of recent college graduates are burdened by student loans Although the average debt is 19 000 loans can exceed 50 000 and may be much higher for those who attend graduate school law school or medical school Many students faced with the task of repaying such a large amount of money become overwhelmed merely thinking about it But using this new book you can learn how to eliminate your student loans and be debt free In this exhaustively researched book you will learn everything you need to know about student loans including grace periods deferment forbearance interest rates co signors exit counseling prepayment discharges cancellation default and much more You will create a repayment schedule understand the various repayment options such as graduated repayment level repayment income sensitive repayment extended repayment serialization and income contingent repayment and be able to choose the appropriate plan for your unique situation Additionally you will learn how to save money through consolidation how to secure the best interest rate how consolidating can improve your credit score how to use lender incentive programs to save money and how to lower interest rates Whether you are a current student looking to get a jumpstart on repayment or you are a recent graduate trying to wade through the letters you are receiving from your lenders and consolidation companies *How to Wipe Out Your Student Loans and Be Debt Free* will be an indispensable companion Atlantic Publishing is a small independent publishing company based in Ocala Florida Founded over twenty years ago in the company president's garage Atlantic Publishing has grown to become a renowned resource for non fiction books Today over 450 titles are in print covering subjects such as small business healthy living management finance careers and real estate Atlantic Publishing prides itself on producing award winning high quality manuals that give readers up to date pertinent information real world examples and case studies with expert advice Every book has resources contact information and web sites of the products or companies discussed Reauthorization of the Higher Education Act United States. Congress. House. Committee on Education and Labor. Subcommittee on Postsecondary Education, 1986 Your Federal Student Loans Barry Leonard, 2011

Student Loans and the Dynamics of Debt Brad Hershbein, Kevin M. Hollenbeck, 2015-02-23 The papers included in this volume represent the most current research and knowledge available about student loans and repayment It serves as a

valuable reference for researchers and policymakers who seek a deeper understanding of how why and which students borrow for their postsecondary education how this borrowing may affect later decisions and what measures can help borrowers repay their loans successfully **A Guide to the Repayment of Multiple National Direct Student Loans** ,1984 Federal Direct Student Loans United States. Congress. Senate. Committee on Labor and Human Resources,1992 This document provides testimony prepared statements articles publications and other materials concerning the issue of augmenting current student financial assistance programs with the addition of direct student loans Self Reliance Loans and examines responsible ways in which the federal government should move in this direction Among the persons providing testimony are the following U S Senators Bill Bradley New Jersey Edward M Kennedy Massachusetts Orrin G Hatch Utah Nancy Landon Kassebaum Kansas Paul Simon Illinois Strom Thurmond South Carolina and Daniel K Akaka Hawaii and U S Representative Thomas E Petri Wisconsin Additional witnesses giving testimony or prepared statements include among others John Silber president Boston University Massachusetts Father William J Byron president The Catholic University Washington D C Barry Bluestone professor of political economy University of Massachusetts Boston Massachusetts Roxie LaFever vice president financial aid University of Phoenix Phoenix Arizona and Elizabeth M Hicks coordinator of financial aid Harvard University Cambridge Massachusetts Materials presented include Concerns and Unanswered Questions Regarding Income Dependent Education Assistance IDEA aka Self Reliance Loans and a copy of a discussion draft of a bill to amend Part D of Title IV of the Higher Education Act of 1965 to provide for income dependent education assistance GLR

Federal Insured Student Loan Program United States. Office of Education,1976 **Ensuring the Availability of Federal Student Loans** United States. Congress. House. Committee on Education and Labor,2008 College Financing Information for Teens, Fourth Edition James Chambers,2022-05-01 Provides information for Teens about planning saving and paying for post secondary education with facts about government aid private loans and scholarships and other sources of financial assistance Includes index and resource information *The Code of Federal Regulations of the United States of America* ,1987 The Code of Federal Regulations is the codification of the general and permanent rules published in the Federal Register by the executive departments and agencies of the Federal Government *Code of Federal Regulations* United States. Department of Education,1987 Special edition of the Federal register containing a codification of documents of general applicability and future effect as of July with ancillaries Code of Federal Regulations ,1983 Special edition of the Federal Register containing a codification of documents of general applicability and future effect with ancillaries

Congressional Record United States. Congress,1992

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