

Income Driven Repayment (IDR) Plan Online Application Walkthrough

LOG IN



Log into [StudentAid.gov](https://studentaid.gov) with your FSA ID. If you don't have an ID, you'll need to create one.

Having trouble logging in?
Call Federal Student Aid for help at:
800-433-3243



Access the application

Go to: Manage 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.

1 START

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 Income-Based Repayment and select it as your chosen plan (if you're happy with the estimated payments). This is the only IDR plan your FFELP loans with Navient are eligible for.

We can only process your application for loans you have with Navient. If you have loans with other servicers, make sure to apply for an IDR plan with them separately.

3

Review and confirm your personal information



4

Review, sign & 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 filing.



Remember to renew each year!

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