

Income-Driven Repayment (IDR) Plan Online Application Walkthrough

LOG IN



Log into [StudentAid.gov](https://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: Loan Repayment → Income-Driven Repayment (IDR) Plans → 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

You'll need to upload proof of taxable income if applicable.

You may use the **document upload tool** to electronically upload your acceptable proof of income to your IDR plan application.

If you don't have taxable income, make sure you've specified this in your application and move to the next section.

3

Review and confirm your personal information



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.

4

Review, sign & submit

Once submitted, your information will be forwarded to us (Navient) to review. Keep a lookout for a notification – we'll let you know whether your plan has been approved, denied, or if additional information is needed.



Remember to renew each year!

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