

Electronic IBR/Pay As You Earn/ICR Repayment Plan Request

Attachment to December 2012 Electronic Announcement

This document provides a high-level summary of an Electronic Income-Based (IBR)/Pay As You Earn/Income-Contingent (ICR) Repayment Plan Request available on the StudentLoans.gov Web site. Through interfaces with the National Student Loan Data System (NSLDS) and, at the borrower's request, the Internal Revenue Service (IRS), the Electronic IBR/Pay As You Earn/ICR Request streamlines the application process for the majority of borrowers who choose to repay their eligible William D. Ford Federal Direct Loan (Direct Loan) Program and/or Federal Family Education Loan (FFEL) Program loans under IBR, Pay As You Earn, and/or ICR. Eligible loans may be repaid under each of the plans as follows:

<i>Plan</i>	<i>Direct Loan Program Loans</i>	<i>FFEL Program Loans</i>
IBR	√	√
Pay As You Earn	√	Not Available
ICR	√	Not Available

Complete information about the IBR, Pay As You Earn, and ICR plans is available on the StudentAid.gov Web site. This information includes a detailed explanation of each plan, a list of eligible loans that may be repaid under the plan, and a calculator that can be used to estimate a borrower's eligibility and initial monthly payment amount under the plan. To access the repayment plan information, click on [IBR](#), [Pay As You Earn](#), or [ICR](#).

In addition to reading the information available on the StudentAid.gov Web site, we strongly encourage each borrower to contact the servicer that services the borrower's Direct Loan and/or FFEL program loans before completing the Electronic IBR/Pay As You Earn/ICR Request. A borrower's servicer is the best resource to help the borrower understand repayment plan options and determine which plan is right for the borrower. Once ready, the borrower will use the Electronic IBR/Pay As You Earn/ICR Request to complete the following actions that will ultimately be evaluated by the borrower's servicer:

- Initially apply to repay under IBR, Pay As You Earn, and/or ICR
- Subsequently meet the selected plan's annual income documentation requirement
- Subsequently request the recalculation of the borrower's monthly payment amount due to a change in circumstances

We cover Electronic IBR/Pay As You Earn/ICR Request and associated process information in the following order:

- Electronic IBR/Pay As You Earn/ICR Request Submission Criteria
- Electronic IBR/Pay As You Earn/ICR Request Process
- Additional Actions Needed by Certain Borrowers
- Access to Submitted Electronic IBR/Pay As You Earn/ICR Requests
- Contact Information for Borrowers

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Electronic IBR/Pay As You Earn/ICR Request Submission Criteria

Our ultimate goal is to allow all borrowers who are potentially eligible to repay their Direct Loan and/or FFEL program loans under the IBR, Pay As You Earn, and/or ICR plans and who wish to complete and submit an Electronic IBR/Pay As You Earn/ICR Request to be able to do so. We plan to fulfill that goal over time by establishing the electronic exchange relationships necessary for participation by all servicers.

At this time, the Electronic IBR/Pay As You Earn/ICR Request may be used by a borrower who has at least one loan that is eligible to be repaid under the IBR, Pay As You Earn, or ICR plan and that is serviced by one of the following entities:

- A member of our federal loan servicer team

Note: The list of current federal loan servicer team members is available on the Information for Financial Aid Professionals (IFAP) Web site's [Loan Servicing Centers for Students page](#) and [Loan Servicing Centers for Schools page](#). Each newly onboarded member of our federal loan servicer team will begin to accept the Electronic IBR/Pay As You Earn/ICR Request at the earliest point possible after we complete all account transfers to the servicer.

- A lender or lender servicer of commercially-held FFEL Program loans that is associated with one of the following federal loan servicer team members: Great Lakes Educational Loan Services, Inc., FedLoan Servicing (PHEAA), Granite State – GSMR, MOHELA, Nelnet, or Sallie Mae

Note: The commercially-held FFEL side of other federal loan servicer team members may participate in the future.

If a borrower does not have at least one loan that is eligible to be repaid under the IBR, Pay As You Earn or ICR plan that is serviced by one of the participating entities outlined above, the borrower will not be able to use the Electronic IBR/Pay As You Earn/ICR Request at this time. When attempting to access the Electronic IBR/Pay As You Earn/ICR Request, a borrower in this situation will be informed that his or her servicer does not currently participate in the Electronic IBR/Pay As You Earn/ICR Request process. The message will include the servicer's contact information and direct the borrower to the servicer for IBR, Pay As You Earn, and/or ICR information.

Electronic IBR/Pay As You Earn/ICR Request Process

In general, a borrower will be directed to the Electronic IBR/Pay As You Earn/ICR Request during the normal course of working with the borrower's participating servicer. When a borrower is interested in repaying his or her loans under the IBR, Pay As You Earn, or ICR plan, the servicer will provide the borrower with a servicer-specific URL to access the Electronic IBR/Pay As You Earn/ICR Request. The servicer-specific URL will first open to the StudentLoans.gov sign in page. Then, after logging in using his or her Federal Student Aid PIN, the borrower will be taken directly to the Electronic IBR/Pay As You Earn/ICR Request's brief overview page.

As explained above, we strongly encourage borrowers to take advantage of the overall repayment plan knowledge and guidance offered by their servicers before completing the Electronic IBR/Pay As You Earn/ICR Request. However, any borrower may directly access the request after logging in to the StudentLoans.gov Web site using his or her Federal Student Aid PIN. After landing on the Welcome to StudentLoans.gov page, the borrower will click on Complete IBR/Pay As You Earn/ICR Repayment Plan

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Request in the bulleted list at the center of the page or click on Complete IBR/Pay As You Earn/ICR Repayment Plan Request under Repayment in the left menu bar of the page.

Brief Overview Page – Regardless of whether a borrower is directed to the Electronic IBR/Pay As You Earn/ICR Request by the borrower’s servicer or navigates to the request independently, the borrower will be presented with a brief overview of the four-step process before the borrower starts the request. The request must be completed in a single session.

Note: After 30 minutes of inactivity, a borrower’s Electronic IBR/Pay As You Earn/ICR Request session will time out and end. If the session times out before the borrower submits the request, any information entered by the borrower prior to the session’s end will not be saved or available to the borrower at a later point in time.

NSLDS Lookup – To begin the Electronic IBR/Pay As You Earn/ICR Request, a borrower will click on Continue at the end of the brief process overview. A behind-the-scenes NSLDS lookup will occur to ensure that the borrower meets the criteria for submitting the electronic request (outlined in the “Electronic IBR/Pay As You Earn/ICR Request Submission Criteria” section). Essentially, if the borrower has one loan serviced by a participating servicer that is eligible to be repaid under the IBR, Pay As You Earn, or ICR plan, the borrower will be able to proceed with completion and submission of the Electronic IBR/Pay As You Earn/ICR Request. If the borrower does not meet the criteria for submitting the electronic request, he or she will not be able to proceed and instead will receive a message that conveys this information and directs the borrower to his or her servicer or servicers.

Note: The NSLDS lookup is used only to determine if a borrower meets the criteria for submitting an Electronic IBR/Pay As You Earn/ICR Request. The NSLDS lookup is not used to determine the borrower’s eligibility for repaying his or her loans under the IBR, Pay As You Earn, or ICR plan. The borrower’s servicer has sole responsibility for evaluating the borrower’s eligibility for IBR, Pay As You Earn, or ICR and notifying the borrower of the results of that evaluation.

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Four Process Steps – The four steps of the Electronic IBR/Pay As You Earn/ICR Request process are identified across the top of each page. After a borrower completes a step in the process, a checkmark will signify its completion. The four steps and associated borrower actions are as follows:

<i>Application Step</i>	<i>Borrower Actions</i>
1 Personal Information	Select one of the following reasons for request: <ul style="list-style-type: none">• Request for IBR, Pay As You Earn, and/or ICR• Annual income documentation requirement• Monthly payment recalculation due to change in circumstances Enter address and contact information Enter spousal information, if required
2 Income Information	Transfer tax information using IRS Data Retrieval Tool Enter family size Indicate whether transferred tax information is still reflective of current income If “Request for IBR, Pay As You Earn, and/or ICR” was selected in Step 1, select one of the following options: <ul style="list-style-type: none">• Servicer determines plan with lowest monthly payment amount• Borrower indicates desired plan or plans
3 Terms & Conditions	Review terms and conditions as well as the Privacy Act notice
4 Review & Sign	Review information and edit, if necessary, before signing and submitting

Confirmation Page – After completing the four steps of the Electronic IBR/Pay As You Earn/ICR Request process, most borrowers will need to take no other action. A borrower who falls into this category will be informed through the confirmation page that his or her request has been sent electronically to the appropriate servicer or servicers. The confirmation page will include the name and phone number for each servicer to which the request has been sent. After the request has been sent electronically, the identified servicer or servicers will contact the borrower.

Note to FFEL Lenders and Lender Servicers: To assist borrowers who also have commercially-held FFEL Program loans that are serviced by a FFEL lender or lender servicer that is not associated with one of our federal loan servicer team members listed in the “Electronic IBR/Pay As You Earn/ICR Request Submission Criteria” section, we will provide the name and phone number of each of a borrower’s non-participating FFEL lenders or lender servicers in a separate section of the confirmation page. The borrower will be informed that each FFEL lender or lender servicer listed in that section does not currently participate in the Electronic IBR/Pay As You Earn/ICR Request process and should be contacted directly for information about the IBR Plan. [Dear Colleague Letter GEN-12-22](#) provides guidance on the implementation of the newly-cleared IBR/Pay As You Earn/ICR Request (OMB Control

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Number 1845-0102) as well as PDF and Microsoft Word versions of the form. We appreciate the assistance FFEL lenders and lender servicers will provide to borrowers who contact them.

Additional Actions Needed by Certain Borrowers

Certain borrowers will need to take additional actions as part of or after completing the Electronic IBR/Pay As You Earn/ICR Request. The situations that will require additional borrower actions are as follows:

Spousal Information Condition Applies – In Step 1 – Personal Information of the Electronic IBR/Pay As You Earn/ICR Request, a borrower will be presented with information about spousal information conditions. A borrower must evaluate whether any of the three spousal information conditions apply.

- ***Condition One*** – The borrower and his or her spouse filed a joint federal income tax return, and the borrower's spouse has federal student loans eligible for repayment under the IBR or Pay As You Earn plan.
- ***Condition Two*** – The borrower has one or more joint consolidation loans with his or her current or former spouse and wishes to repay the consolidation loan or loans under the IBR, Pay As You Earn, or ICR plan.
- ***Condition Three*** – The borrower and his or her spouse each have Direct Loans and wish to repay them jointly under the ICR Plan.

If any of the spousal information conditions apply to a borrower, his or her spouse's information and signature will be required to complete the Electronic IBR/Pay As You Earn/ICR Request. The borrower's spouse may choose one of the following completion options:

- ***Same Session*** – The spouse may complete the required steps in the same session as the borrower. In this case, the spouse will enter his or her personal identifiers and Federal Student Aid PIN when instructed to do so within the borrower's session.
- ***Different Session*** – The spouse may complete the required steps in a different session than the borrower. In this case, the spouse will 1) log in to the StudentLoans.gov Web site (using his or her own Federal Student Aid PIN) after the borrower completes his or her session and submits the partially-completed request, 2) access the partially-completed request with an assigned reference number and the borrower's social security number, and 3) complete the required request process steps. The Electronic IBR/Pay As You Earn/ICR Request confirmation page will provide detailed step-by-step instructions for both the borrower and spouse to follow.

Tax Return Information Not Transferred from IRS or Significant Income Change – In Step 3 – Income Information of the Electronic IBR/Pay As You Earn/ICR Request process, a borrower will temporarily leave the StudentLoans.gov Web site and log in to an IRS Web site to retrieve his or her income information. Once logged in, the IRS Data Retrieval Tool will present the borrower's most current federal tax return information available in the IRS system at that time. The borrower will have the option to transfer that information from the IRS to the Electronic IBR/Pay As You Earn/ICR Request.

For various reasons, a borrower may choose not to transfer the IRS information to the Electronic IBR/Pay As You Earn/ICR Request or may be unable to transfer the IRS information to the request. In addition, a

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borrower's current income may be significantly different (higher or lower) than the Adjusted Gross Income (AGI) shown on the borrower's most recently filed federal tax return, or a borrower may have no income, may receive only untaxed income, or may not be required to file a federal tax return based on the amount of taxable income.

- ***If a borrower has no income, receives only untaxed income, or is not required to file a federal tax return based on the amount of taxable income,*** the borrower will certify to this by signing the Electronic IBR/Pay As You Earn/ICR Request and will not need to submit paper documentation of his or her total annual taxable income to the borrower's servicer or servicers for evaluation.
- ***If a borrower has taxable income,*** the borrower will need to submit paper documentation of his or her total annual taxable income to the borrower's servicer or servicers for evaluation.

Notes:

- 1) As part of the detailed step-by-step instructions that will be provided on the confirmation page, a borrower will be provided with a PDF file of the borrower's completed IBR/Pay As You Earn/ICR Request. All information provided through the electronic IBR/Pay As You Earn/ICR Request process will be populated in the PDF file. Using the PDF file, the borrower will be able to print, sign, and date a paper version of the IBR/Pay As You Earn/ICR Repayment Plan Request before attaching it as a coversheet to the income documentation the borrower must submit to his or her servicer or servicers.
- 2) The confirmation page will also include the name, fax, and mailing address for each servicer to which the borrower must provide the IBR/Pay As You Earn/ICR Request coversheet and the appropriate income documentation.

Access to Submitted Electronic IBR/Pay As You Earn/ICR Requests

All of a borrower's submitted Electronic IBR/Pay As You Earn/ICR Requests will be available on the StudentLoans.gov Web site. To access the requests, a borrower must first log in to StudentLoans.gov. Upon landing on the Welcome to StudentLoans.gov page, the borrower will click on IBR/Pay As You Earn/ICR Repayment Plan Requests under My Loan Documents in the left menu bar of the page. The borrower will then be able to open, download, and/or print the desired request or requests.

Notes:

- 1) A submitted Electronic IBR/Pay As You Earn/ICR Request that requires a spouse's signature will appear in the IBR/Pay As You Earn/ICR Requests Requiring Spouse's Signature section of the page.
- 2) All Electronic IBR Applications that were completed by a borrower but pending a spouse's signature expired on December 14, 2012. The expired applications will appear in the Expired IBR Applications Pending Spouse's Signature section of the page. Affected borrowers who still want to apply for the IBR Plan electronically must complete the new Electronic IBR/Pay As You Earn/ICR Request.

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Contact Information for Borrowers

We understand that borrowers will contact members of the financial aid community with questions about the Electronic IBR/Pay As You Earn/ICR Request. We appreciate the assistance you will provide in referring borrowers who contact you as follows:

Electronic IBR/Pay As You Earn/ICR Request Technical Assistance

- A borrower who is logged in to StudentLoans.gov and completing the Electronic IBR/Pay As You Earn/ICR Request may request technical assistance by clicking on the Contact Us tab in the top menu bar of the StudentLoans.gov Web site. The borrower can 1) complete and submit the feedback form or 2) click on Additional Information and contact Applicant Services at the phone number provided.
- A borrower who has completed the Electronic IBR/Pay As You Earn/ICR Request and received a confirmation page must request assistance from the servicer or servicers identified on the confirmation page.

IBR, Pay As You Earn, and ICR Plan Information

- A borrower's servicer is the primary point of contact for all questions about the IBR, Pay As Your Earn, and ICR plans. In addition, general information about the plans is available on the following StudentAid.gov pages:

[Income-Based Repayment Plan](#)

[Pay As You Earn Repayment Plan](#)

[Income-Contingent Repayment Plan](#)