How to Apply for Income-Driven Repayment

Understand how to apply for Revised Pay As You Earn (REPAYE), Pay As You Earn (PAYE), Income-Based Repayment (IBR), and Income-Contingent Repayment (ICR) plans on StudentLoans.gov.

1. Confirm the reason for your request
   - Enter dependent information to determine family size
   - Select marital status

Select your repayment plan
If you're interested in the plan identified for you on mygreatlakes.org, select:
- Place me on the plan with the lowest monthly payment
- Or, you can select a repayment plan on your own. Some plans may not offer you the lowest possible monthly payment.

2. IRS.gov
   Income Information
   You will be temporarily transferred to the IRS.gov website. You'll use the IRS Data Retrieval Tool to transfer your latest IRS documentation.

   Spouse Information
   Answer questions about your spouse.

   Confirm your transferred IRS tax return information
   Note: If your income has significantly changed since your last tax return, you'll need to provide documentation of all taxable income.

3. Review and confirm your personal information

4. Review, Sign, and Submit
   - IDR application information
   - Definitions, eligibility, and general information
   - Certify, sign, and submit your application

Done
Renew Annually

Questions?
mygreatlakes.org/go/incomeplans
mygreatlakes.org/go/contactus

Note: Your StudentLoans.gov session will time out after 30 minutes.

Select your task...
- Complete Income-Driven Repayment Plan Request
- Read the Income-Driven Repayment Plan Overview

Note: Keep in mind that your income-driven repayment application will not be processed if you're still in school more than half-time or if you have more than 90 days left in your grace period because your income documentation would expire before your repayment plan is effective. We recommend waiting to submit your income-driven repayment application until your loan is within 90 days of entering repayment.