



HOW TO APPLY FOR THE INCOME BASED REPAYMENT (IBR) PLAN

Provide all required documentation listed below, as appropriate, to request the IBR plan. If you are currently in a period of deferment or forbearance and are requesting to enter the IBR plan and resume repayment before the deferment or forbearance period ends, complete the IBR-Request to End Deferment/Forbearance form. Failure to provide any of the required documentation may result in your request being denied.

REQUIRED DOCUMENTATION

IF YOU...	THEN PROVIDE...
Are currently employed and your income has not recently changed	<ul style="list-style-type: none"> ▪ a completed and signed IBR application ▪ a signed copy of your most recently filed federal income tax return*
Are currently employed but your income has changed since filing your most recent federal income tax return	<ul style="list-style-type: none"> ▪ a completed and signed IBR application ▪ a completed and signed Alternative Documentation of Income form ▪ a signed copy of your most recently filed federal income tax return* ▪ proof of your current income such as a pay stub
Currently receive no income or only untaxed income (SSI/Child Support) but filed a federal income tax return for the previous tax year	<ul style="list-style-type: none"> ▪ a completed and signed IBR application ▪ a completed and signed Alternative Documentation of Income form with \$0.00 income listed in Section 2 ▪ a signed copy of your most recently filed federal income tax return*
Currently receive no income or only untaxed income (SSI/Child Support) and were not required to file a federal income tax return for the previous tax year	<ul style="list-style-type: none"> ▪ a completed and signed IBR application ▪ a completed and signed Alternative Documentation of Income form with the following in Section 2: <ul style="list-style-type: none"> - \$0.00 written in the "Amount of Income" field - A check in the box confirming no taxable income

* If you filed a joint return, both spouses' signatures must be present.

Section C – Miscellaneous Information

The following information can be found in your monthly billing statements, your coupon book, or the National Student Loan Data System (NSLDS).

- Loan Program
- Loan Type
- Loan Holder/Servicer
- Estimated Outstanding Balance – this would include any outstanding interest that has accrued on your loan

The Initial Standard Monthly Payment is your first payment amount and should be the monthly payment amount based on a 10-year term that was provided to you when you first entered repayment. Most holders send the repayment disclosure containing this amount prior to the expiration of your grace period. This may not be your current payment amount if you have requested a change in your repayment plan. If you are on a graduated repayment schedule, the interest only or partial principal and interest amount should not be submitted as your initial standard payment amount.

Request for Forbearance and Borrower Certification

I request a forbearance of any amount past due when this request for income-based repayment plan is processed. Although I intend to repay my loans, I am temporarily experiencing financial hardship. Unpaid interest on my loan(s) may be capitalized no more frequently than quarterly and at the end of the forbearance. Unpaid interest on a Stafford loan disbursed on or after July 1, 2000, may be capitalized at the end of the forbearance.

I authorize the school, the lender, the guarantor, the Department, and their respective agents and contractors to contact me regarding my loan request(s) or my loan(s), including repayment of my loan(s), at the current or any future number that I provide for my cellular telephone or other wireless device using automated telephone dialing equipment or artificial or prerecorded voice or text messages. I certify that the information I have provided is true and correct to the best of my ability.

Borrower Signature _____ Date _____

Please return this form and all documentation to: FedLoan Servicing
PO Box 69184
Harrisburg, PA 17106-9184

Income Based Repayment (IBR) Plan Alternative Documentation of Income

Instructions

Complete this form for determination of your eligibility to repay eligible FFELP loans under the IBR Plan or if you are repaying your FFELP loans under the IBR Plan and:

- You want to repay your eligible FFELP loans under the IBR Plan and your AGI, as reported on your most recently filed federal tax return does not reasonably reflect your current income.
- You want to repay your eligible FFELP loans under the IBR plan and you have not been required to file a federal tax return.
- You are repaying your eligible FFELP loan(s) under the IBR Plan and your AGI, as reported on your most recently filed federal tax return, does not reasonably reflect you or your spouse's (if you are married and file jointly) current income.
- Your AGI and your spouse's AGI (if you are married and file jointly) does not reflect your current income and ability to repay your loan(s) in circumstances such as loss of change of employment.

In cases where alternative documentation of your income is used, the amount of your monthly payment under the IBR Plan is based on the current income information you (and your spouse if you are married and file jointly) provide and is reevaluated annually. To submit alternative documentation of your income, you must attach the required documentation, complete and sign this form, and return it to the address below. If you are married and file joint federal tax returns, your spouse must complete and sign the applicable sections of this form and submit the required documentation.

Section 1: Borrower and Spouse Information

Section 1a: Borrower Information

Name _____				Borrower Social Security Number
Last	First	Middle Initial		
Address _____				____/____/____
No. and Street	City	State	Zip Code	

Section 1b: Spouse Information (if you are married and file jointly)

Name _____				Spouse Social Security Number
Last	First	Middle Initial		
Address _____				____/____/____
No. and Street	City	State	Zip Code	

Section 2: Income Information (Must be completed by the borrower and borrower's spouse, if married and filing jointly).

You must list all taxable income you are currently receiving (i.e., income from employment, unemployment income, dividend income, interest income, tips, alimony). Include the amount of money received, how often you receive this money, and your employer (if any) or the source of your income if you are not employed. If you are married and file your tax returns jointly, your spouse's income and documentation of this income must also be provided. All income reported in this section must have supporting documentation (e.g., pay stubs, letters from your employer containing your income, interest or bank statements, dividend statements, cancelled checks, or, when these forms of documentation are unavailable, a signed statement explaining your income source(s) and giving the addresses of these sources) submitted with this application. All supporting documentation must not be more than 90 days old. If you have more than two sources of income, provide the information requested in this section on a separate piece of paper and mail it with this form. Do not report untaxed income such as Supplemental Security Income, child support, or Temporary Assistance to Needy Families (TANF).

Amount of Income	Frequency of Payment (Check the appropriate box.)					Employer or Source of Income
	Weekly	Bi-Weekly	Semi-monthly	Monthly	Yearly	
\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Check this box if you do not have any taxable income and receive only untaxed income such as Supplemental Security Income, child support or TANF.

Section 3: Authorization/Certification and Signature (Must be completed by the borrower and the borrower's spouse, if married and filing jointly).

I authorize the school, the lender, the guarantor, the Department, and their respective agents and contractors to contact me regarding my loan request(s) or my loan(s), including repayment of my loan(s), at the current or any future number that I provide for my cellular telephone or other wireless device using automated dialing equipment or artificial or prerecorded voice or text messages.

I certify that all of the information reported to qualify for alternative documentation of income is true and complete to the best of my knowledge. I agree to provide to the loan holder on an annual basis (or as required by regulation) alternative documentation of my income for the purpose of determining my appropriate repayment amount under the IBR Plan. I understand that if I do not provide this information my IBR payment amount may increase, or, in some instances, I will not be allowed to repay my loan(s) under the IBR Plan. I understand that if I am married and file tax returns jointly, my spouse's income information, documentation, and signature are required.

Borrower Signature

Date Signed

Spouse Signature (if you are married and file jointly)

Date Signed



RDF

IBR-Request to End Deferment/Forbearance
Federal Family Education Loan Program

Records Code: IBRDF-XIBR
Version Date: 12/21/09

BORROWER NAME: _____

ACCOUNT NUMBER: _____

I am requesting to have my deferment/forbearance terminated on my eligible loan(s) for the purpose of allowing FedLoan Servicing to process my Income Based Repayment plan request.

I understand that I am only requesting the termination of my current deferment/forbearance if I qualify for the Income Based Repayment plan. I also understand that if my current deferment / forbearance is ended, any unpaid accrued interest will be capitalized (added to the balance) and my loan(s) will be placed into repayment on the Income Based Repayment plan.

Borrower's Signature

Date