

# 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 StudentAid.gov.

Start

mygreatlakes.org

Visit [mygreatlakes.org/go/repaymentplanner](https://mygreatlakes.org/go/repaymentplanner) and log in to compare plan estimates.

You can select the loan accounts you want to include when you apply for Income-Driven Repayment.

Then, we'll link you to StudentAid.gov to complete your **Income-Driven Repayment Plan Request**.

StudentAid.gov

You'll need your FSA ID to log in. If you don't have one, visit [StudentAid.gov](https://StudentAid.gov) to create one.

Log In

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

Select your task...

▶ **Complete Income-Driven Repayment Plan Request**

**Read the Income-Driven Repayment Plan Overview**

1

**Confirm the reason for your request**

**Enter dependent information to determine family size**

**Select marital status**

2

IRS.gov

**Income Information**

You will be temporarily transferred to the [IRS.gov](https://IRS.gov) website. You'll use the IRS Data 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.

**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.

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](https://mygreatlakes.org/go/incomeplans)

[mygreatlakes.org/go/contactus](https://mygreatlakes.org/go/contactus)



U.S. Department of Education  
Information about your federal student loan

**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.