



## U.S. DEPARTMENT OF EDUCATION

<http://www.ed.gov/>

### Overview and Mission Statement

ED's mission is to promote student achievement and preparation for global competitiveness by fostering educational excellence and ensuring equal access. ED was created in 1980 by combining offices from several federal agencies. ED's 4,400 employees and \$68 billion budget are dedicated to:

- Establishing policies on federal financial aid for education, and distributing as well as monitoring those funds.
- Collecting data on America's schools and disseminating research.
- Focusing national attention on key educational issues.
- Prohibiting discrimination and ensuring equal access to education.

We offer four income-driven repayment plans:

- Revised Pay As You Earn Repayment Plan (REPAYE Plan)
- Pay As You Earn Repayment Plan (PAYE Plan)
- Income-Based Repayment Plan (IBR Plan)
- Income-Contingent Repayment Plan (ICR Plan)

These plans are designed to make your student loan debt more manageable by reducing your monthly payment amount. If you'd like to repay your federal student loans under an income-driven plan, you need to fill out an application.

<https://studentaid.ed.gov/sa/repay-loans/understand/plans/income-driven#consistent-payments>

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# Federal Student Aid

AN OFFICE of the U.S. DEPARTMENT of EDUCATION

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the AMERICAN MIND™

Prepare for College	Types of Aid	Who Gets Aid	FAFSA: Apply for Aid	Repay Your Loans
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If you have a low income but do not qualify for the Income-Based Repayment (IBR) Plan or the Pay As You Earn Repayment Plan, you may want to consider the Income-Contingent Repayment (ICR) Plan.

*This plan is based on your adjusted gross income, family size, and the total amount of your Direct Loans.*

If you need to make lower *Direct Loan* payments, but you do not qualify for the [IBR](#) or [Pay As You Earn](#) plans, the ICR Plan may be for you.

## Eligible Federal Loans

The following loans are eligible for the ICR Plan:

- Direct Subsidized Loans
- Direct Unsubsidized Loans
- Direct PLUS Loans made to graduate or professional students
- Direct *Consolidation* Loans (except Direct PLUS Consolidation Loans)

## Loans That Are Not Eligible

- *Federal Family Education Loan (FFEL) Program* loans
- PLUS loans made to parents, unless consolidated into a *Direct Consolidation Loan* on or after July 1, 2006

## Monthly Payments

Under this plan, your monthly payments are

- made for a maximum of 25 years;
- based on your adjusted gross income, your family size, and the total amount of your Direct Loans; and
- the lesser of
  - the amount you would pay if you repaid your loan in 12 years multiplied by an income percentage factor that changes with your annual income or
  - 20 percent of your monthly *discretionary income*.

## Quick Links

[Standard Plan](#)

[Income-Based Plan](#)

[Pay As You Earn Plan](#)

[Income-Sensitive Plan](#)

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## Resources



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## Glossary

[Direct Loan](#)

A federal student loan, made through the William D. Ford Federal Direct Loan Program, for which eligible students and parents borrow directly from the U.S. Department of Education at participating ...

[Consolidation](#)

The process of combining one or more loans into a single new loan.

## Ten Percent *Capitalization* Benefit

If your calculated payment amount is less than the amount of *interest* that accrues on your loan, the interest is capitalized (added to your *principal* balance) once each year until your balance is 10 percent higher than your original loan balance was when you entered repayment. Once this happens, interest continues to accrue but is not capitalized.

Note: Any interest that accrues during a *deferment* or *forbearance* does not apply to the 10 percent capitalization rule.

Any loan amount that remains after 25 years of payments will be discharged (forgiven). You may have to pay taxes on the amount that is discharged.

[Calculate your estimated loan payments](#) under this plan!

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## Want to Apply for ICR?

Contact your *loan servicer* before you apply for ICR. Your loan servicer will answer your questions about the ICR plan and help you decide whether ICR is the right plan for your situation.

If you are ready to apply for ICR, go to [StudentLoans.gov](http://StudentLoans.gov), sign in, and [complete the electronic Income-Based \(IBR\)/Pay As You Earn/Income-Contingent \(ICR\) Repayment Plan Request](#).

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## Need Help Repaying Your Student Loans?

If ICR is not right for you, contact your loan servicer to discuss other repayment options. You may be able to change your [repayment plan](#) to one that will allow you to have a longer repayment period. Also ask your loan servicer about your options for a [deferment](#) or [forbearance](#) or [loan consolidation](#).

### Federal Family Education Loan (FFEL) Program

Under this program, private lenders provided loans to students that were guaranteed by the federal government. These loans included Subsidized Federal Stafford Loans, Unsubsidized Federal Stafford ...

### Direct Consolidation Loan

A federal loan made by the U.S. Department of Education that allows you to combine one or more federal student loans into one new loan. As a result of consolidation, you will only have to make one ...

### Discretionary Income

Your income minus the poverty guidelines for your family size.

### Capitalization

The addition of unpaid interest to the principal balance of a loan. When the interest is not paid as it accrues during periods of in-school status, the grace period, deferment, or forbearance...

### Interest

A loan expense charged for the use of borrowed money. Interest is paid by a borrower to a lender. The expense is calculated as a percentage of the unpaid principal amount of the loan.

### Principal

The total sum of money borrowed plus any interest that has been capitalized.

### Deferment

A postponement of payment on a loan that is allowed under certain conditions and during which interest does not accrue on Direct Subsidized Loans, Subsidized Federal Stafford Loans, and Federal Per...

### Forbearance

A period during which your monthly loan payments are temporarily suspended or reduced. Your lender may grant you a forbearance if you are willing but unable to make loan payments due to certain typ...

### Loan Servicer

A company that collects payments on a loan, responds to customer service inquiries, and performs other administrative tasks associated with maintaining a loan on behalf of a lender. If you're...

# Federal Student Aid

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[Home](#) » [Repay Your Loans](#) » [Understanding Repayment](#) » [Repayment Plans](#) » Pay As You Earn Plan

If your student loan debt is high relative to your income, you may qualify for the Pay As You Earn Repayment Plan.

*Most Direct Loans—except for Direct PLUS Loans for parents and Direct Consolidation Loans that repaid PLUS loans for parents—are eligible for Pay As You Earn.*

The Pay As You Earn Repayment Plan helps keep your monthly student loan payments affordable, and usually has the lowest monthly payment amount of the repayment plans that are based on your income. If you need to make lower monthly payments, this plan may be for you.

As of Dec. 21, 2012, the Pay As You Earn plan is available for eligible borrowers.

To qualify for Pay As You Earn, you must have a **partial financial hardship**. You have a partial financial hardship if the monthly amount you would be required to pay on your eligible federal student loans under a 10-year [Standard Repayment Plan](#) is higher than the monthly amount you would be required to repay under Pay As You Earn. For this purpose, your eligible student loans include all of your William D. Ford Federal **Direct Loan** (Direct Loan) Program loans that are eligible for Pay As You Earn, as well as certain types of **Federal Family Education Loan (FFEL) Program** loans. Although your **FFEL Program** loans cannot be repaid under Pay As You Earn, the following types of FFEL Program loans are counted in determining whether you have a partial financial hardship:

- Subsidized and Unsubsidized Federal Stafford Loans
- Federal PLUS Loans made to graduate or professional students
- Federal **Consolidation** Loans that did not repay any PLUS loans for parents

You also must be a **new borrower** as of Oct. 1, 2007, and must have received a disbursement of a Direct Loan on or after Oct. 1, 2011. You are a new borrower if you had no outstanding balance on a Direct Loan or FFEL Program loan as of Oct. 1, 2007, or had no outstanding balance on a Direct Loan or FFEL Program loan when you received a new loan on or after Oct. 1, 2007.

Your payment amount may increase or decrease each year based on your income and family size. Once you've initially qualified for Pay As You Earn, you may continue to make payments under the plan even if you no longer have a partial financial hardship. [Find out whether you're eligible for Pay As You Earn.](#)

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## Eligible Direct Loans

### Quick Links

- [Standard Plan](#)
- [Income-Based Plan](#)
- [Income-Contingent Plan](#)
- [Income-Sensitive Plan](#)
- [Leave Us Feedback](#)

### Resources



[Pay As You Earn](#)  
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[Income-Based Repayment Program Common Questions](#)  
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### Glossary

[Partial Financial Hardship](#)

An eligibility requirement for the Income-Based Repayment (IBR) and Pay As You Earn plans.

The following Direct Loans are eligible for Pay As You Earn:

- Direct Subsidized Loans
- Direct Unsubsidized Loans
- Direct PLUS Loans made to graduate or professional students
- Direct Consolidation Loans without underlying PLUS loans made to parents

For IBR, a circumstance in which the annual amount due on your eligible loans, as calculated under a...

#### Direct Loan

A federal student loan, made through the William D. Ford Federal Direct Loan Program, for which eligible students and parents borrow directly from the U.S. Department of Education at participating ...

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#### Federal Family Education Loan (FFEL) Program

Under this program, private lenders provided loans to students that were guaranteed by the federal government. These loans included Subsidized Federal Stafford Loans, Unsubsidized Federal Stafford ...

## Loans That Are Not Eligible

The following loans are not eligible for repayment under Pay As You Earn:

- Direct PLUS Loans made to parents
- Direct Consolidation Loans that repaid PLUS loans (Direct or FFEL) made to parents
- FFEL Program loans
- Private education loans

#### FFEL Program

Federal Family Education Loan Program

#### Consolidation

The process of combining one or more loans into a single new loan.

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#### New Borrower

You are a new borrower if you had no outstanding balance on a Direct Loan Program Loan or a Federal Family Education Loan Program loan as of Oct. 1, 2007, or have no outstanding balance on such a l...

## Monthly Payments

Under this plan, your monthly payments are

- based on your income and family size;
- adjusted each year, based on changes to your annual income and family size;
- usually lower than they are under other plans;
- never more than the 10-year standard repayment amount; and
- made over a period of 20 years.

#### Discretionary Income

Your income minus the poverty guidelines for your family size.

#### Interest

A loan expense charged for the use of borrowed money. Interest is paid by a borrower to a lender. The expense is calculated as a percentage of the unpaid principal amount of the loan.

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#### Capitalization

The addition of unpaid interest to the principal balance of a loan. When the interest is not paid as it accrues during periods of in-school status, the grace period, deferment, or forbearance...

## Advantages of Pay As You Earn

- Pay based on what you earn—Under Pay As You Earn, your monthly payment amount will be 10 percent of your *discretionary income*, will never be more than the amount you would be required to pay under the 10-year Standard Repayment Plan, and may be less than under other repayment plans.
- *Interest* payment benefit—If your monthly Pay As You Earn payment amount doesn't cover the interest that accrues (accumulates) on your loans each month, the government will pay your unpaid accrued interest on your Direct Subsidized Loans (and on the subsidized portion of your Direct Consolidation Loans) for up to three consecutive years from the date you began repaying your loan under Pay As You Earn.
- Limitation on the *capitalization* of interest—While you have a partial financial hardship, interest that accrues but is not covered by your loan payments will not be capitalized, even if interest accrues during a *deferment* or *forbearance*. Unpaid interest capitalizes if you are determined to no longer have a partial financial hardship, but the total amount of

#### Deferment

A postponement of payment on a loan that is allowed under certain conditions and during which interest does not accrue on Direct Subsidized Loans, Subsidized Federal Stafford Loans, and Federal Per...

#### Forbearance

A period during which your monthly loan payments

interest that capitalizes while you are repaying your loans under the Pay As You Earn plan is limited to 10% of your original *principal* balance when you begin paying under Pay As You Earn.

- 20-year forgiveness—If you repay under Pay As You Earn and meet certain other requirements, any remaining balance will be forgiven after 20 years of qualifying repayment.
- 10-year public service loan forgiveness—If, while you are employed full-time for a public service organization, you make 120 on-time, full monthly payments under Pay As You Earn (or certain other repayment plans), you may be eligible to receive forgiveness of the remaining balance of your Direct Loans through the [Public Service Loan Forgiveness Program](#).

are temporarily suspended or reduced. Your lender may grant you a forbearance if you are willing but unable to make loan payments due to certain typ...

#### Principal

The total sum of money borrowed plus any interest that has been capitalized.

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## Disadvantages of Pay As You Earn

- You may pay more interest—A reduced monthly payment under Pay As You Earn generally means you'll be repaying your loan for a longer period of time, so you may pay more total interest over the life of the loan than you would under other repayment plans.
- You must submit annual documentation—To set your payment amount each year, your [loan servicer](#), the organization that handles billing and other services for your loan, needs updated information about your income and family size. You must provide the documentation or your monthly payment amount will be changed to the amount you would be required to pay under the 10-year Standard Repayment Plan, based on the amount you owed when you began repaying under Pay As You Earn, and will no longer be based on your income. This amount will be higher than your prior payment under Pay As You Earn that was based on your income. If you do not provide the required income documentation, unpaid interest will also capitalize.
- Though FFEL Program loans are taken into account when determining whether you have a partial financial hardship, only Direct Loans are eligible for the Pay As You Earn repayment plan. Therefore, you will need to select another repayment plan, such as the Income-Based Repayment plan, for any FFEL Program loans that you have.
- You may have to pay taxes on any loan amount that is forgiven after 20 years.

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## Calculate your estimated loan payments under Pay As You Earn!

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Want more detailed information about Pay As You Earn? [Download the Pay As You Earn fact sheet](#).

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## Want to Apply for Pay As You Earn?

Contact your loan servicer before you apply for the Pay As You Earn plan. Your loan servicer will answer your questions about the plan and will help you to decide if the Pay As You Earn plan is the best plan for your situation.

If you are you ready to apply for Pay As You Earn, go to [StudentLoans.gov](http://StudentLoans.gov), sign in, and

[complete the electronic Income-Based \(IBR\)/Pay As You Earn/Income-Contingent \(ICR\) Repayment Plan Request.](#)

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## Need Help Repaying Your Student Loans?

If the Pay As You Earn repayment plan is not right for you, contact your loan servicer to discuss other repayment options. You may be able to change your [repayment plan](#) to one that will allow you to have a longer repayment period. Also ask your loan servicer about your options for a [deferment or forbearance](#) or [loan consolidation](#).

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# Federal Student Aid

## Pay As You Earn Repayment Plan for the Direct Loan Program

StudentAid.gov

### What is Pay As You Earn?

Pay As You Earn is a repayment plan for eligible Direct Loans that is designed to limit your required monthly payment to an amount that is affordable based on your income and family size.

### What federal student loans are eligible to be repaid under the Pay As You Earn plan?

Only loans made under the Direct Loan Program are eligible for repayment under Pay As You Earn. Eligible loans are Direct Subsidized Loans, Direct Unsubsidized Loans, Direct PLUS Loans made to graduate or professional students, and Direct Consolidation Loans that did not repay any PLUS loans that were made to parent borrowers. Loans that are currently in default, Direct PLUS Loans made to parents, Direct Consolidation Loans that repaid PLUS loans made to parents, and Federal Family Education Loan (FFEL) Program loans are NOT eligible for repayment under Pay As You Earn.

### Who is eligible for Pay As You Earn?

You must be a new borrower. You are a new borrower if you had no outstanding balance on a Direct Loan or FFEL Program loan as of Oct. 1, 2007, or if you had no outstanding balance on a Direct Loan or FFEL Program loan when you received a new Direct Loan or FFEL Program loan on or after Oct. 1, 2007. In addition, you must have received a disbursement of a Direct Subsidized Loan, Direct Unsubsidized Loan, or Direct PLUS Loan for graduate or professional students on or after Oct. 1, 2011, or you must have received a Direct Consolidation Loan based on an application that was received on or after Oct. 1, 2011.

In addition to your being a new borrower, your federal student loan debt must be high relative to your income. While your loan servicer will perform the calculation to determine your eligibility for Pay As You Earn, you can use the U.S. Department of Education's Pay As You Earn calculator at <http://studentaid.ed.gov/PayAsYouEarn> to estimate whether you would likely qualify for the Pay As You Earn plan. The calculator looks at your income, family size, and state of residence to calculate your Pay As You Earn monthly payment amount. If that amount is lower than the monthly payment you would be required to pay on your eligible loans under a 10-year Standard Repayment Plan, then you are eligible to repay your loans under the Pay As You Earn plan.

If you are married and you and your spouse file a joint federal tax return, and if your spouse also has eligible federal student loans, your spouse's eligible loan debt is taken into account when determining whether you are eligible for Pay As You Earn. In this case, the required monthly payment amount under a 10-year Standard Repayment Plan is determined based on the combined amount of your and your spouse's eligible loans. If the combined monthly amount you and your spouse would be required to pay under Pay As You Earn is lower than the combined monthly amount you and your spouse would pay under a 10-year Standard Repayment Plan, you and your spouse are eligible for Pay As You Earn.

Although only Direct Loans may be repaid under Pay As You Earn, your (and, if you are married and file a joint federal tax return, your spouse's) eligible FFEL Program loans will also be taken into account when determining whether you qualify for Pay As You Earn based on the amount of your federal student loan debt relative to your income. For this purpose, eligible FFEL Program loans are Subsidized and Unsubsidized Federal Stafford Loans, FFEL PLUS Loans for graduate or professional students, and FFEL Consolidation Loans that did not repay any PLUS loans for parents. FFEL Program loans that are currently in default, FFEL PLUS Loans for parents, and FFEL Consolidation Loans that repaid PLUS loans for parents are not counted as eligible loan debt.

### What are the benefits of Pay As You Earn?

- **LOWER SCHEDULED MONTHLY PAYMENT:** Under Pay As You Earn, your monthly payment amount will be less than the amount you would be required to pay under a 10-year Standard Repayment Plan, and may be less than under other repayment plans.
- **INTEREST PAYMENT BENEFIT:** If your monthly Pay As You Earn payment amount does not cover the full amount of interest that accrues on your loans each month, the government will pay your unpaid accrued interest on your Direct Subsidized Loans (and on the subsidized portion of your Direct Consolidation Loans) for up to three consecutive years from the date you begin repaying your loans under Pay As You Earn.
- **20-YEAR CANCELLATION:** If you repay under the Pay As You Earn plan, any remaining balance will be forgiven after 20 years of qualifying repayment.
- **10-YEAR PUBLIC SERVICE LOAN FORGIVENESS:** On-time, full monthly payments you make under Pay As You Earn (or certain other repayment plans) while employed full-time in a public service job will count toward the 120 monthly payments that are required to receive loan forgiveness through the Public Service Loan Forgiveness (PSLF) Program. Through this program, you may be eligible to have the remaining balance of your Direct Loans forgiven after you have made the 120 qualifying payments as described above. PSLF is available only for Direct Loans, but you may be eligible to consolidate FFEL Program loans into the Direct Loan Program to take advantage of PSLF. For more information, visit [StudentAid.gov/publicservice](http://StudentAid.gov/publicservice).





### Are there any disadvantages to repaying under Pay As You Earn?

- **YOU MAY PAY MORE INTEREST:** The faster you repay your loans, the less interest you pay. Because a reduced monthly payment under the Pay As You Earn plan generally extends your repayment period, you may pay more total interest over the life of the loan than you would under other repayment plans.
- **YOU MUST SUBMIT ANNUAL DOCUMENTATION:** To set your payment amount each year, your loan servicer needs updated information about your income and family size. If you do not provide the documentation, your monthly payment amount will be the amount you would be required to pay under a 10-year Standard Repayment Plan, based on the amount you owed when you began repaying under Pay As You Earn.

### How is the Pay As You Earn amount determined?

Under Pay As You Earn, the amount you are required to repay each month is based on your adjusted gross income (AGI) and family size. If you are married and file a joint federal tax return with your spouse, your AGI includes both your income and your spouse's income. The annual Pay As You Earn repayment amount is 10 percent of the difference between your AGI and 150 percent of the Department of Health and Human Services Poverty Guideline for your family size and state. This amount is then divided by 12 to get the monthly Pay As You Earn repayment amount.

The following chart shows the maximum Pay As You Earn monthly payment amounts for a sample range of incomes and family sizes using the Poverty Guidelines that were in effect as of Jan. 26, 2012, for the 48 contiguous states and the District of Columbia.

### Pay As You Earn Monthly Payment Amounts

Annual Income	Family Size						
	1	2	3	4	5	6	7
\$10,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$15,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$20,000	\$27	\$0	\$0	\$0	\$0	\$0	\$0
\$25,000	\$69	\$19	\$0	\$0	\$0	\$0	\$0
\$30,000	\$110	\$61	\$11	\$0	\$0	\$0	\$0
\$35,000	\$152	\$103	\$53	\$0	\$0	\$0	\$0
\$40,000	\$194	\$144	\$95	\$45	\$0	\$0	\$0
\$45,000	\$235	\$186	\$136	\$87	\$37	\$0	\$0
\$50,000	\$277	\$228	\$178	\$129	\$79	\$30	\$0
\$55,000	\$319	\$269	\$220	\$170	\$121	\$71	\$33
\$60,000	\$360	\$311	\$261	\$212	\$162	\$113	\$95
\$65,000	\$402	\$353	\$303	\$254	\$204	\$155	\$105

After the determination of your eligibility for Pay As You Earn, your payment may be adjusted each year based on changes in your income and family size. However, as long as you remain on the Pay As You Earn repayment plan, your required monthly payment amount will never be more than what you would be required to pay under a 10-year Standard Repayment Plan.

### Are there examples of borrowers who are eligible for Pay As You Earn and borrowers who are not?

**Example 1:** Based upon the Pay As You Earn repayment formula, a borrower with a family size of one and an AGI of \$30,000 would have a Pay As You Earn calculated payment amount of \$110 per month. If this borrower had total eligible student loan debt of \$25,000 when the loans initially entered repayment, and the loan balance had increased to \$30,000 when the borrower requested Pay As You Earn, the calculated monthly repayment amount under a 10-year standard plan would be based on the higher of the two amounts. Using an interest rate of 6.8%, the 10-year standard payment amount for \$30,000 would be \$345. Since the \$110 Pay As You Earn calculated amount is less than the 10-year plan amount of \$345, the borrower would be eligible to repay under Pay As You Earn at a monthly amount of \$110. However, if this borrower's total eligible loan debt used to calculate the 10-year standard amount was only \$5,000, the 10-year standard payment would be \$58 per month, which is less than the Pay As You Earn amount of \$110. Therefore, the borrower would not be eligible.

**Example 2:** A borrower with a family size of four and income of \$50,000 would have a Pay As You Earn calculated monthly payment amount of \$129. If this borrower had total eligible student loan debt of \$20,000 when the loans initially entered repayment, and this amount had not changed when the borrower requested Pay As You Earn, the calculated monthly repayment amount under a 10-year standard plan would be based on \$20,000. Using an interest rate of 6.8%, the 10-year standard repayment amount for \$20,000 would be \$230. Since the \$129 Pay As You Earn calculated amount is less than the 10-year plan amount of \$230, the borrower would be eligible to repay under Pay As You Earn at a monthly amount of \$129. However, if the borrower's total eligible loan debt used to calculate the 10-year standard amount was only \$10,000, the 10-year calculated amount would be \$115 per month, which is less than the Pay As You Earn amount of \$129. Therefore, the borrower would not be eligible.

For more information on other repayment plans and links to calculators, visit [StudentAid.gov/repay-loans/understand/plans](http://StudentAid.gov/repay-loans/understand/plans).

### How do borrowers apply for Pay As You Earn?

This fact sheet provides only a summary of the basic requirements of the Pay As You Earn Repayment Plan. For more information and to apply for Pay As You Earn, contact the servicer(s) of your student loan(s). Not sure who services your loan? Check [www.nslds.ed.gov](http://www.nslds.ed.gov).

## **USEFEUL WEBSITES FOR STUDENT LOANS IN BANKRUPTCY**

### **Overview of repayment plans and links to repayment calculators:**

<http://studentaid.ed.gov/repay-loans/understand/plans>

**Your Federal Student Loans – Handbook for students with overviews of loan programs, repayment plans, etc.**

[http://studentaid.ed.gov/sites/default/files/your-federal-student-loans\\_0.pdf](http://studentaid.ed.gov/sites/default/files/your-federal-student-loans_0.pdf)

### **IRS National Standards**

<http://www.irs.gov/Individuals/Collection-Financial-Standards>

**Housing/Utility National Standards**

**Transportation National Standards**

**Food Clothing and Other Items National Standards**

**NOTE: Alaska & Hawaii have their own links for some items!!**

### **Federal Reserve Daily Interest Rate:**

[www.federalreserve.gov/releases/H15/update/](http://www.federalreserve.gov/releases/H15/update/)

### **Administrative Discharge Applications**

<http://studentaid.ed.gov/repay-loans/forgiveness-cancellation>

### **Electronic Code of Federal Regulations**

[http://www.ecfr.gov/cgi-bin/text-](http://www.ecfr.gov/cgi-bin/text-idx?sid=4dab49305628c190336754963c438132&c=ecfr&tpl=/ecfrbrowse/Title34/34t)

[idx?sid=4dab49305628c190336754963c438132&c=ecfr&tpl=/ecfrbrowse/Title34/34tab\\_02.tpl](http://www.ecfr.gov/cgi-bin/text-idx?sid=4dab49305628c190336754963c438132&c=ecfr&tpl=/ecfrbrowse/Title34/34tab_02.tpl)

### **HHS Poverty Guidelines**

<http://aspe.hhs.gov/poverty/13poverty.cfm>

### **FEDERAL REGISTER**

[www.gpoaccess.gov/fr/index.html](http://www.gpoaccess.gov/fr/index.html)

### **FINANCIAL CALCULATORS**

[www.loan-calculators.com/](http://www.loan-calculators.com/)

In addition to AG, USAO

U.S. Department of Education

Direct Loans:

U.S. Department of Education  
Direct Loan Servicing Center  
P.O. Box 5609  
Greenville, Texas 75403-5609

All other Department of Education loans:

Education Department  
P.O. Box 1920  
St. Paul, Minnesota 55101-0920

For contested matters and adversary proceedings, serve:

Education Department  
Office of General Counsel  
400 Maryland Ave. SW, Rm. 6E353  
Washington, DC 20202

With information copies to:

For Direct Loans:

U.S. Department of Education  
Direct Loan Servicing Center  
P.O. Box 5609  
Greenville, Texas 75403-5609

For all other Department of Education loans:

Education Department

50 Beale Street  
Suite 8200  
San Francisco, CA 94105