



Income-Based Repayment Plan Required Documentation Form

Required Documentation

To request the Income-Based Repayment (IBR) Plan, you must complete and sign the IBR Plan Request form. In addition, you must provide a copy of your most recently filed federal income tax return* **and all** applicable required documentation listed below. If your loan is currently on deferment or forbearance and you are requesting to enter the IBR Plan before the deferment or forbearance period ends, please contact Iowa Student Loan. **Failure to provide any of the required documentation may result in your request being denied.**

If You ...	Then Provide ...
Are currently employed, but your income has recently changed	<ul style="list-style-type: none"> • A completed and signed IBR Alternative Documentation of Income form. • Proof of your current income (and spouse's, if applicable).
Are employed and your income has not recently changed	<ul style="list-style-type: none"> • Only the signed and completed IBR Plan Request form and a copy of your most recently filed federal income tax return.
Currently have zero income	<ul style="list-style-type: none"> • A completed and signed IBR Alternative Documentation of Income form, with the appropriate box checked in Section 4, indicating you do not have any income. • Proof of your spouse's current income, if applicable, or the appropriate box checked in Section 4 on the IBR Alternative Documentation of Income form.
Have only untaxed income (SSI/child support)	<ul style="list-style-type: none"> • A completed and signed IBR Alternative Documentation of Income form with the appropriate box checked in Section 4, indicating you only receive untaxed income. • Proof of your spouse's current income, if applicable, or the appropriate box checked in Section 4 on the IBR Alternative Documentation of Income form.

*If you are not required to file a tax return, please check the box in Section 3 of the IBR Plan Request form that states you are not required to file.

If you file jointly and your spouse has eligible loan(s) in repayment that you would like taken into consideration to determine your monthly payment, please check box 2 in Section 4 of the Income-Based Repayment Plan Request form and have your spouse complete the following steps:

1. Go to www.nsls.ed.gov.
2. Select Financial Aid Review.
3. Follow the steps provided to access the loan information on NSLDS.
4. After accessing the loan information, click on the Authorization button at the top of the page and enter the Iowa Student Loan organization code: 700196.

SECTION 6: WHERE TO SEND THE COMPLETED IBR PLAN ALTERNATIVE DOCUMENTATION OF INCOME FORM

Return the completed IBR Plan Alternative Documentation of Income form and any required documentation to: (If no address is shown, return to your loan holder.)

If you need help completing this form, call:
(If no telephone number is shown, call your loan holder.)

SECTION 7: IMPORTANT NOTICES

Privacy Act Notice

The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you:

The authority for collecting the requested information from and about you is §428(b)(2)(A) et seq. of the Higher Education Act (HEA) of 1965, as amended (20 U.S.C. 1078(b)(2)(A) et seq.) and the authorities for collecting and using your Social Security Number (SSN) are §484(a)(4) of the HEA (20 U.S.C. 1091(a)(4)) and 31 U.S.C. 7701(b). Participating in the Federal Family Education Loan (FFEL) Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) under the FFEL Program, to permit the servicing of your loan(s), and, if it becomes necessary, to locate you and to collect and report on your loan(s) if your loan(s) become delinquent or in default. We also use your SSN as an account identifier and to permit you to access your account information electronically. The information in your file may be disclosed, on a case-by-case basis or under a computer matching program, to third parties as authorized under routine uses in the appropriate systems of records notices. The routine uses of this information include, but are not limited to, its disclosure to federal, state, or local agencies, to private parties such as relatives, present and former employers, business and personal associates, to consumer reporting agencies, to financial and educational institutions, and to guaranty agencies in order to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan, to permit the servicing or collection of your loan(s), to enforce the terms of the loan(s), to investigate possible fraud and to verify compliance with federal student financial aid program regulations, or to locate you if you become delinquent in your loan payments or if you default. To provide default rate calculations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to state agencies. To provide financial aid history information, disclosures may be made to educational institutions. To assist program administrators with tracking refunds and cancellations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal or state agencies. To provide a standardized method for educational institutions efficiently to submit student enrollment status, disclosures may be made to guaranty agencies or to financial and educational institutions. To counsel you in repayment efforts, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal, state, or local agencies.

In the event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary to the litigation. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. We may send information to members of Congress if you ask them to help you with federal student aid questions. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under 5 U.S.C. Chapter 71. Disclosures may be made to our contractors for the purpose of performing any programmatic function that requires disclosure of records. Before making any such disclosure, we will require the contractor to maintain Privacy Act safeguards. Disclosures may also be made to qualified researchers under Privacy Act safeguards.

Paperwork Reduction Notice

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. The valid OMB control number for this information collection is 1845-0102. The time required to complete this information collection is estimated to average one hour (60 minutes) per response, including the time to review instructions, search existing data resources, gather and maintain the data needed, and complete and review the information collection. **If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to:**

U.S. Department of Education, Washington, DC 20202-4651

If you have any comments or concerns regarding the status of your individual submission of this form, write directly to the address shown in Section 6.