



Fixed Payment Repayment Plan Request

OMB No. 1845-0014
Form Under Review
Exp. Date: TBD

William D. Ford Federal Direct Loan (Direct Loan) Program

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

You never need to pay for help with your federal student loans. Your loan servicer will help you for FREE. Contact your servicer if you have questions about this form or need any information regarding your federal student loans.

Section 1: Borrower Information

Please enter or correct the following information.

☐ Check this box if any of your information has changed.

Social Security Number (SSN): _____

Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Telephone - Primary: _____

Telephone - Alternate: _____

Email (Optional): _____

Section 2A: Repayment Plan Request for borrowers with **ONLY** loans disbursed before July 1, 2026.

If you have any Direct Loan disbursed (paid out) on or after July 1, 2026, **skip to Section 2B**.

1. Check the appropriate box, then go to Item 2 to select a repayment plan:

- ☐ I want to repay **ALL** of my Direct Loans under the Standard, Graduated, or Extended repayment plan as selected in Item 2.
- ☐ I want to repay only my Direct Loans that are **NOT** eligible for an income-driven repayment (IDR) plan (see below) under the Standard, Graduated, or Extended repayment plan, and I will choose an IDR plan for my Direct Loans that are eligible for an IDR plan (see the Note below for information on how to choose an IDR plan).

The IDR plans available if you have **no** loans disbursed on or after July 1, 2026 are the Repayment Assistance Plan, the Income-Based Repayment (IBR) Plan, the Pay As You Earn (PAYE) Plan, and the Income-Contingent Repayment (ICR) Plan. The table below shows the Direct Loan types that are **NOT** eligible for IDR plans.

Loan Type	IDR Plan Eligibility
Direct Parent PLUS Loans	Not eligible for any IDR plan.
Direct Consolidation Loans disbursed on or after July 1, 2006 and before July 1, 2026 that repaid Direct Parent PLUS Loans or Federal Parent PLUS Loans	Not eligible for the Repayment Assistance Plan, PAYE, or IBR, but may be repaid under ICR before July 1, 2028. (Note: once a payment has been made under ICR, the loan is then eligible to be repaid under the IBR Plan).
Direct Consolidation Loans disbursed before July 1, 2006 that repaid Direct Parent PLUS Loans or Federal Parent PLUS Loans (these are called "Direct PLUS Consolidation Loans")	Not eligible for any IDR plan.

Note: To select an IDR plan, visit [StudentAid.gov/idr](https://studentaid.gov/idr) to complete the IDR Plan Request. Contact your servicer or visit [StudentAid.gov/manage-loans](https://studentaid.gov/manage-loans) to learn more about IDR plans. To obtain estimated payment amounts under all of the Direct Loan repayment plans you are eligible for (including IDR plans), visit [StudentAid.gov/repayment-calculator](https://studentaid.gov/repayment-calculator).

2. Check the box for the repayment plan that you wish to select to repay all or some of your Direct Loans as indicated in Item 1:

These plans are described in Section 5A.

- ☐ Standard
- ☐ Graduated

- ☐ Extended – Fixed Payments
- ☐ Extended – Graduated Payments

Section 2B: Repayment Plan Request for borrowers with ANY loan disbursed on or after July 1, 2026.

If you have no Direct Loans disbursed (paid out) on or after July 1, 2026, do not complete Section 2B. You must instead ensure you have made a plan selection in Section 2A.

1. Check the appropriate box:

These plans are described in Section 5B

- ☐ I want to repay **ALL** of my Direct Loans (regardless of when they were received) under the **Tiered Standard Plan**.
- ☐ I want to repay only my Direct Loans that are **not** eligible for the **Repayment Assistance Plan** under the Tiered Standard Plan (regardless of when they were received) and I will choose the Repayment Assistance Plan for my Direct Loans that **are** eligible for the Repayment Assistance Plan (regardless of when they were received). (see the Note below for information on how to choose the Repayment Assistance Plan).

Note: To select the Repayment Assistance Plan, visit [StudentAid.gov/idr](https://studentaid.gov/idr) to complete the IDR Plan Request. Contact your servicer or visit [StudentAid.gov/manage-loans](https://studentaid.gov/manage-loans) to learn more about the Repayment Assistance Plan. To obtain estimated payment amounts under all of the Direct Loan repayment plans you are eligible for (including the Repayment Assistance Plan), visit [StudentAid.gov/repayment-calculator](https://studentaid.gov/repayment-calculator).

All Direct Loans are eligible for the Tiered standard Plan once a borrower has a loan disbursed on or after July 1, 2026 and, generally, all Direct Loans must be repaid under the same repayment plan. However, a borrower who has a combination of loans that are only eligible for the Tiered Standard Plan and others that are eligible for the Repayment Assistance Plan can pay those loans eligible for the Repayment Assistance Plan separately from their loans that are only eligible for the Tiered Standard Plan if they elect to do so. The table below shows which loan types are *only* eligible for the Tiered Standard Plan.

Loan Type	Plan Eligibility
Direct Parent PLUS Loans	Only the Tiered Standard Plan. Not eligible for the Repayment Assistance Plan.
Direct Consolidation Loans disbursed on or after July 1, 2006 that repaid a Direct Parent PLUS Loan, a Federal Parent PLUS Loan, or a Consolidation Loan that repaid such a consolidation loan (sometimes referred to as a “Double” Consolidation Loan)	Only the Tiered Standard Plan. Not eligible for the Repayment Assistance Plan.

Direct Consolidation Loans disbursed before July 1, 2006 that repaid Direct Parent PLUS Loans or Federal Parent PLUS Loans (these are called "Direct PLUS Consolidation Loans")	Only Tiered Standard Plan. Not eligible for the Repayment Assistance Plan.
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Section 3: Borrower Understandings, Certifications, and Authorization

I understand that:

- I must choose the same repayment plan for all of my Direct Loans (regardless of when those loans were received) unless I want to repay some of my loans under one of the IDR plans and I have other loans that may not be repaid under those plans. In this case, I may select an eligible IDR plan for the loans that are eligible for that plan by submitting the IDR Request, and may use this form to select a different repayment plan for the other loans.
- If I am beginning repayment of my loans for the first time and I do not select a repayment plan, I will be placed on the Tiered Standard Plan.
- If I have a new loan disbursed on or after July 1, 2026 but did not complete Section 2B or incorrectly completed Section 2A, I request that my loan holder treat my request as if I had selected Item 1 in Section 2B which requires that all my Direct Loans be placed in the Tiered Standard Plan. If my loans are placed in the Tiered Standard Plan in this manner, I can complete the IDR Plan Request at any time to repay my otherwise eligible loans under the Repayment Assistance Plan.
- If I am delinquent in making payments under my current repayment plan at the time I request to change to a different plan, my servicer may grant me a forbearance to cover any payments that are overdue at the time I enter the repayment plan I selected in Section 2A or 2B.

I certify under penalty of perjury under the laws of the United States of America, that all information I have provided on this form is true, complete, and correct to the best of my knowledge and belief. I further certify that I will repay my loans according to the terms of my promissory note and repayment schedule.

I authorize the entity to which I submit this request and its agents to contact me regarding my request or my loan(s) at any cellular telephone number that I provide now or in the future using automated telephone dialing equipment or artificial or prerecorded voice or text messages.

Borrower's Signature: _____ **Date (mm/dd/yyyy):** _____

Section 4: Instructions For Completing the Form

Type or print using dark ink. Enter your signature date as month-day-year (mm/dd/yyyy). Use only numbers. Example: January 31, 2027 = 01/31/2027. If you need help completing this form, contact your federal loan servicer. If you want to apply for a repayment plan and your Direct Loans are serviced by different federal loan servicers, you must submit a separate repayment plan request to each loan servicer. **Return the completed form and any required documentation to the address shown in Section 6.**

Section 5A: Fixed Payment Repayment Plan Descriptions for borrowers with only loans disbursed before July 1, 2026

STANDARD REPAYMENT PLAN

Under this plan, you will pay a fixed amount each month over the course of your maximum repayment period in an amount that will ensure that your loan is fully repaid by the end of your repayment period.

This plan may result in lower total interest paid when compared to other plans. For Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans, the maximum repayment period is 10 years. For Direct Consolidation Loans disbursed before July 1, 2026, the maximum repayment period ranges from 10 to 30 years, depending on loan debt.

GRADUATED REPAYMENT PLAN

Under this plan, your payments start out low and then increase every two years. No single payment under this plan will be more than three times greater than any other payment. Your scheduled payment amount will ensure that your loan is fully repaid by the end of your repayment period. Generally, the amount you will repay over the life of your loan will be higher under this plan than under the Standard Repayment Plan. This plan may be beneficial if your income is low now but is likely to steadily increase. For Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans, the maximum repayment period is 10 years. For Direct Consolidation Loans disbursed before July 1, 2026, the maximum repayment period ranges from 10 to 30 years, depending on loan debt.

EXTENDED REPAYMENT PLAN

You may choose this plan only if **(1)** you had no outstanding balance on a Direct Loan on October 7, 1998 or on the date you obtained a Direct Loan after that date, and **(2)** you owe more than \$30,000 in outstanding Direct Loans.

Under this plan, you have the option of making either fixed or graduated payments over your maximum repayment period. Your scheduled payment amount will ensure that your loan is fully repaid by the end of your repayment period. If you choose graduated payments, your payments start out low and then increase every two years.

Under either the fixed or graduated monthly payment option, the Extended Repayment Plan will give you a lower monthly payment on your non-consolidation loans than the Standard or Graduated Repayment Plans. However, because of the longer repayment period, you will pay more interest over the life of your loans.

For all loan types (including Direct Consolidation Loans disbursed before July 1, 2026), the maximum repayment period is 25 years.

Section 5B: Fixed Payment Repayment Plan Descriptions for borrowers with any loan disbursed on or after July 1, 2026

TIERED STANDARD REPAYMENT PLAN

You may choose this plan only if you have at least one direct loan disbursed on or after July 1, 2026. All Direct Loans are eligible for this plan. The Tiered Standard Plan is the **only** plan available for (1) a Direct PLUS Loan made to a parent borrower, (2) a Direct Consolidation Loan that was used to repay a PLUS Loan made to a parent borrower, or (3) a Consolidation Loan that repaid a Consolidation Loan that was itself used to repay a PLUS Loan made to a parent borrower regardless of when such loan was received once the borrower has any loan disbursed on or after July 1, 2026.

Under the Tiered Standard Plan, you will make fixed monthly payments and repay your loan in full within the maximum repayment period outlined in the chart below (not including periods of deferment or forbearance) from the date the loan entered the Tiered Standard Plan. If you add additional loans to the plan at a later date (or leave the plan and return), your maximum repayment period will be recalculated based on your total outstanding principal balance on Direct Loans upon re-entering the Tiered Standard Plan. Your payments must be at least \$50 a month and will be more, if necessary, to repay the loan within the required time period.

Tiered Standard Plan: Maximum Repayment Periods

Total Direct Loan Outstanding Principal Balance	Maximum Repayment Period
Less than \$25,000	10 years
Greater than or equal to \$25,000 but less than \$50,000	15 years
Greater than or equal to \$50,000 but less than \$100,000	20 years
Greater than or equal to \$100,000	25 years

Section 6: Where to Send the Completed Form

Return the completed form and any required documentation to: (If no address is shown, return to your loan servicer.)

Section 7: Help with Completing the Form

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

Section 8: Important Notices

PRIVACY ACT STATEMENT

Authority: Title IV of the Higher Education Act of 1965 (HEA) (20 U.S.C. 1070 et seq.) authorizes the Department of Education (Department) to collect information through this Fixed Payment Repayment Plan Request. Collection of Social Security numbers (SSNs) is also authorized pursuant to 20 U.S.C. 1091(a)(4), 31 U.S.C. 7701(b), and Executive Order 9397, as amended by Executive Order 13478.

Purposes: The principal purposes for collecting the information on this form 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 Direct Loan Program, to permit the servicing of your loans, and, if necessary, to locate you and to collect and report on your loans if your loans become delinquent or default.

Routine Uses: The information provided on this form will only be disclosed outside of the Department with prior written consent or as otherwise allowed by the Privacy Act of 1974, as amended (Privacy Act) (5U.S.C. 552a). The Privacy Act's requirement for prior written consent has an except for disclosure, without consent, for "routine uses" that the Department publishes in our System of Record Notices (SORNs). The Department may disclose, without consent, the information provided on this form pursuant to the routine uses identified in the "Common Origination and

Disbursement System (COD)” (18-11-02) SORN and “Common Services for Borrowers (CSB)” (18-11-16) SORN, which are available on the Department’s “Privacy Act System of Record Notice Issuances (SORN)” webpage located at: .

Effects of Not Providing Information: Providing information on this Fixed Payment Repayment Plan Request form, including your SSN, is voluntary; however, failure to provide the requested information may result in your request being delayed or denied.

FINANCIAL PRIVACY ACT NOTICE

Under the Right to Financial Privacy Act of 1978 (12 U.S.C. 3401-3421), ED will have access to financial records in your student loan file maintained in compliance with the administration of the Direct Loan Program, and also to the financial records of any account at a financial institution used to disburse Direct Loan funds to you.

PAPERWORK REDUCTION NOTICE

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0014. Public reporting burden for this collection of information is estimated to average 10 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The obligation to respond to this collection required to obtain or retain a benefit (34 CFR 685.208). If you have comments or concerns regarding the status of your individual submission of this form, please contact your loan holder directly (see Section 7).

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If you have comments or concerns regarding the status of your individual submission of this form, please contact your loan holder directly (see Section 7).