



Income-Based Repayment Plan Request Form Instructions

Instructions

To apply for the Income-Based Repayment plan, complete the appropriate sections of the following application form and include all required documentation.

Note: FFEL Program loans are eligible for the Income-Based Repayment (IBR) Plan only.

Married Borrowers Who File Taxes Jointly

If you file jointly and your spouse has eligible loans in repayment that you would like to take into consideration to determine your monthly payment, please have your spouse complete the following steps:

1. Log in at **studentaid.gov**.
2. Select your name at the top of the screen to view the dropdown menu.
3. Select "Settings."
4. Select "Authorizations."
5. Enter the Aspire Servicing CenterSM organization code 700196 and select "Grant Access."

Spousal Consolidation Loans

If you have a spousal consolidation loan, each borrower must complete a separate application.

Visit www.AspireServicingCenter.com/Advocate to learn if your state has a student loan advocate group and how to contact them. Massachusetts residents may contact the Massachusetts Student Loan Ombudsman Student Loan Assistance Unit at (888) 830-6277 or <https://www.mass.gov/forms/submit-a-student-loan-request>.