manageable by reducing your monthly payment amount. If you need to make lower repayments, you should repay your federal loan over a longer period.

Each of these plans has an eligibility requirement you must meet to qualify for the plan.

### IBR and Pay As You Earn Plans

IBR (Income-Based Repayment) and Pay As You Earn (PAYE) plans are designed to make student loan repayments more affordable for borrowers who have low incomes and family sizes. Under these plans, your monthly payment will be based on your income and family size. You must provide your loan servicer with your tax return and supply further documentation of your income.

You could qualify for one of these plans if you do not currently have income or if you receive only untaxed income. If you are a Public Servant, you could qualify for IBR or PAYE if you make a good faith effort to repay your loans and can provide further evidence of your good faith effort.

### Public Service Loan Forgiveness

If you are a Public Servant and make a good faith effort to repay your loans, you could qualify for Public Service Loan Forgiveness (PSLF). The chart below shows the types of federal student loans that can be repaid under each income-driven repayment plan. Note that only federal student loans can be repaid under the income-driven plans.

Are there additional resources to help me learn about the income-driven repayment plans?

- Find out more about loan consolidation at [StudentLoans.gov](http://www.StudentLoans.gov/Consolidation).
- You can also find additional information at [Who Gets Aid](http://www.WhoGetsAid.org/)
- [ Regulations](http://www.whogetaid.org/regulations)
- [Regulations](http://www.whogetaid.org/regulations)
- [Ombudsman](http://www.whogetaid.org/ombudsman)
- [Avoiding Scams](http://www.whogetaid.org/avoidingscams)
- [Careers](http://www.whogetaid.org/careers)
- [Loan Consolidation](http://www.whogetaid.org/loanconsolidation)
- [Quick Links](http://www.whogetaid.org/quicklinks)
- [Deferment and Loan Consolidation](http://www.whogetaid.org/defermentandloancconsolidation)
- [Deferment and Loan Consolidation](http://www.whogetaid.org/defermentandloancconsolidation)
- [Find out more about loan consolidation](http://www.StudentLoans.gov/Consolidation)