



Income Contingent Repayment Plan
Alternative Documentation of Income

William D. Ford Federal Direct Loan Program
Federal Direct Stafford/Ford Loans, Federal Direct Unsubsidized Stafford/Ford Loans,
Federal Direct Subsidized Consolidation Loans, Federal Direct Unsubsidized Consolidation Loans
WARNING: Any person who knowingly makes a false statement or misrepresentation on this form shall be subject to penalties which
may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

OMB No. 1845-0016
Form Approved
Exp. Date 01/31/2006

Instructions

YOU ARE REQUIRED to complete this form if you are repaying your Direct Loans under the Income Contingent Repayment (ICR) Plan and:

- You are in your first year of repayment on a Direct Loan;
You are in your second year of repayment on a Direct Loan and have been notified that alternative documentation of your income is required; or
You have been notified that the Internal Revenue Service (IRS) is unable to provide the U.S. Department of Education (the Department) with your Adjusted Gross Income (AGI) or that of your spouse (if you are married).

YOU MAY complete this form if:

- You are repaying your Direct Loans under the ICR Plan and your AGI, as reported on your most recently filed federal tax return, or that of your spouse (if you are married) does not reasonably reflect your current income.
Your AGI and your spouse's AGI (if you are married) does not reflect your current income and ability to repay your loan(s) in circumstances such as loss or change of employment by you or your spouse (if you are married).

In cases where alternative documentation of your income is used, the amount of your monthly payment under the ICR Plan is based on the current income information you and your spouse (if you are married) provide and is reevaluated annually. To submit alternative documentation of your income, you must attach the required documentation, complete and sign this form, and return it to the address on the back of this form. If you are married, your spouse also must complete and sign the applicable sections of this form and submit the required documentation. If you need assistance, please call 1-800-848-0979, or TDD 1-800-848-0983.

Section 1: Identifying Information (Must be completed by the borrower and the borrower's spouse, if married.)

Borrower's Name (please print clearly):

Your Spouse's Name (please print clearly):

Last Name First Name Middle Initial

Last Name First Name Middle Initial

Borrower's Social Security Number:

SSN input field

Your Spouse's Social Security Number:

SSN input field

Section 2: Income Information (Must be completed by the borrower and the borrower's spouse, if married.)

You must list all taxable income you are currently receiving (i.e., income from employment, unemployment income, dividend income, interest income, tips, alimony). Include the amount of money received, how often you receive this money, and your employer (if any) or the source of your income if you are not employed. If you are married, your spouse's income and documentation of this income also must be provided. All income reported under this section must have supporting documentation (i.e., pay stubs, letters from your employer containing your income, interest or bank statements, dividend statements, canceled checks, or, when these forms of documentation are unavailable, a signed statement explaining your income source(s) and giving the addresses of these sources) submitted with this application. All supporting documentation must not be more than 90 days old. If you have more than two sources of income, provide the information requested in this section on a separate piece of paper and mail it with this form. Do not report untaxed income such as Supplemental Security Income, child support, or TANF. If your income or the income of your spouse changes significantly after your submission of this form, you must notify the Direct Loan Servicing Center of this change.

Borrower's Income:

Table with columns: Amount of Income, Frequency of Payment (Weekly, Bi-weekly, Semi-monthly, Monthly, Yearly), Employer or Source of Income. Includes rows for \$ and \$.

Check this box if you do not have any taxable income and receive only untaxed income such as Supplemental Security Income, child support, or TANF.

Spouse's Income:

Table with columns: Amount of Income, Frequency of Payment (Weekly, Bi-weekly, Semi-monthly, Monthly, Yearly), Employer or Source of Income. Includes rows for \$ and \$.

Check this box if you do not have any taxable income and receive only untaxed income such as Supplemental Security Income, child support, or TANF.

Section 3: Certification and Signature (Must be completed by the borrower and the borrower's spouse, if married.)

Certification: I certify that all of the information reported to qualify for alternative documentation of income is true and complete to the best of my knowledge. I agree to provide to the U.S. Department of Education on an annual basis (or as required by the Department) alternative documentation of my income for the purpose of determining my appropriate repayment amount under the ICR Plan. I understand that if I do not provide this information the Department will base my income contingent repayment amount on my AGI, as reported by the IRS, or, in some instances, I will not be allowed to repay my loan(s) under the ICR Plan. I understand that the Department may be requesting my income information from the IRS even if alternative documentation of my income is accepted. I understand that if I am married my spouse's income information, documentation, and signature are required.

Borrower's Signature

Date form was signed

Spouse's Signature

Date form was signed

**Return this form to:**

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

**If you need assistance in completing this form, call 1-800-848-0979. Individuals who use a telecommunications device for the deaf (TDD) may call 1-800-848-0983.**

**Privacy Act Disclosure 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 §451 *et seq.* of the Higher Education Act of 1965, as amended (20 U.S.C. 1087a *et seq.*) and the authority for collecting and using your Social Security Number (SSN) is §484(a)(4) of the HEA (20 U.S.C. 1091(a)(4)). Participating in the William D. Ford Federal Direct Loan (Direct Loan) 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 Direct Loan Program, to permit the servicing of your loan(s), and, if it becomes necessary, to locate you and to collect 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 to third parties as authorized under routine uses in the appropriate systems of records. The routine uses of this information include its disclosure to federal, state, or local agencies, to other federal agencies under computer matching programs, to agencies that we authorize to assist us in administering our loan programs, to private parties such as relatives, present and former employers, business and personal associates, to credit bureau organizations, to financial and educational institutions, to guaranty agencies, and to contractors 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 counsel you in repayment efforts, 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, to provide financial aid history information, to assist program administrators with tracking refunds and cancellations, or to provide a standardized method for educational institutions efficiently to submit student enrollment status.

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 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 1845-0016. The time required to complete this information collection is estimated to average 0.33 hours (20 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. **Do not send the completed form to this address.**

**If you have any comments or concerns regarding the status of your individual submission of this form, write directly to:**

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