

# GUIDE TO APPLY FOR AN INCOME-DRIVEN REPAYMENT PLAN (IDR)

DEFAULT PREVENTION OFFICE  
REV. 7.01.2025



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# DISCLAIMER

This guide was developed by Atlantis University's Default Prevention Office to assist borrowers to apply for an Income-Driven Repayment Plan (IDR). The images included in the guide were taken directly from the electronic application to make the information as helpful to borrowers as possible. However, the U.S. Department of Education may have made changes to the application following the development of the guide, which may result in a deviation from the process illustrated in the guide. Please write to **financialaid@atlantisuniversity.edu** if you identify that the guide needs any revisions. Write IDR Guide Review in the subject line of the email and detail the information in the body of the email.

All services provided by Atlantis University University's Default Prevention Office and its affiliates are in compliance with the policies and regulations related to the management and repayment of Federal Student Loans of the U.S. Department of Education. Any request for Federal Student Loan Deferment, Repayment Plan, Consolidation, Forgiveness and/or Rehabilitation, or any other service requested by the borrower, is subject to the evaluation and approval of the servicer of your Federal Student Loans, according to the applicable policies and regulations of the U.S. Department of Education. The monthly payment to be made by a borrower is based on the information provided at the time of requesting a repayment plan and will be established by the above mentioned institutions, according to the applicable policies and regulations. Atlantis University has no influence and is not responsible for the determinations made by the U.S. Department of Education or the entity that administers its Federal Student Loans. Atlantis University reserves the right to provide certain services to those borrowers with past due or defaulted Federal Student Loans.



# FRAUD PREVENTION



## THE U.S. DEPARTMENT OF EDUCATION SAYS:

**“You never have to pay** for help with your federal student aid (including federal student loans).  
Make sure you understand which companies and claims are legitimate”.

“Many student loan debt relief companies charge a fee to provide services that you can take care of  
yourself for free by contacting your loan servicer”.

Know more about how to prevent and report fraud through the following link:

**[HTTPS://STUDENTAID.GOV/ES/RESOURCES/SCAMS](https://studentaid.gov/es/resources/scams)**

# INTRODUCTION

An Income-Driven Repayment (IDR) plan helps make your payments more affordable and convenient, since they can be as low as \$0 per month. Borrowers can apply if:

- They are starting to repay their Federal Student Loans.
- They are already repaying their Federal Student Loans.
- They are experiencing economic difficulties.

## PAYMENT PLAN DURATION:

- An Income-Driven Repayment plan is valid for a year.
- Before the year ends, borrowers must recertify their income and family size to

## TIME TO COMPLETE THE APPLICATION:

- The application must be completed in a single session, and it may take from **10 minutes**.

## REQUIRED INFORMATION:

- FSA ID credentials.
- Adjusted Gross Income, if required.

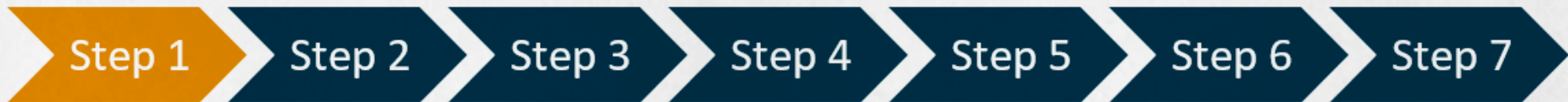
Know more information about the type of payment plans available through the following link:

[HTTPS://STUDENTAID.GOV/MANAGE-LOANS/REPAYMENT#REPAYMENT-PLANS](https://studentaid.gov/manage-loans/repayment#repayment-plans)

# ICONS LEGEND



You will find this icon on each page in the upper right area.  
Click this icon if you need help in completing the application.



This progress bar indicates which Step you are in.

Click on any of the Steps to go to the beginning of the selected Step.



# STEP 1: LOGIN TO YOUR STUDENT AID ACCOUNT

- Go to the following link: <https://studentaid.gov/idr/>
- Select the alternative that represents your scenario.

## *New IDR Applicants.*

- Go to the **Apply for an Income-Driven Repayment Plan** section.
- Select **Log in to Apply** to log in to your Student Aid account.

**Apply for an Income-Driven Repayment Plan**

There are four different IDR plans to choose from. Use the estimator in the application to compare them or to have your loan servicer pick the best one for you.

[Learn more about IDR plans](#)

[Log in to Apply](#)

[View Demo](#)

OMB No. 1845-1012 • Form Approved

## *Returning IDR Borrowers*

- Go to the **Manage Your Income-Driven Repayment Plan** section.
- Select **Log in to Start** to log in to your Student Aid account.

**Gestione su plan de pago definido por los ingresos**

Si sus ingresos o el tamaño de su familia han cambiado antes de la fecha de su recertificación, puede recertificar inmediatamente o solicitar un nuevo cálculo del plan. También puede explorar otras opciones de IDR si está interesado en cambiar de plan.

[Iniciar una sesión para comenzar](#)

[Ver demostración](#)

# STEP 1: LOGIN TO YOUR STUDENT AID ACCOUNT

- Enter the **user name and password** in the corresponding fields.

- Click on **Log in.**

The screenshot shows a login interface with the following elements:

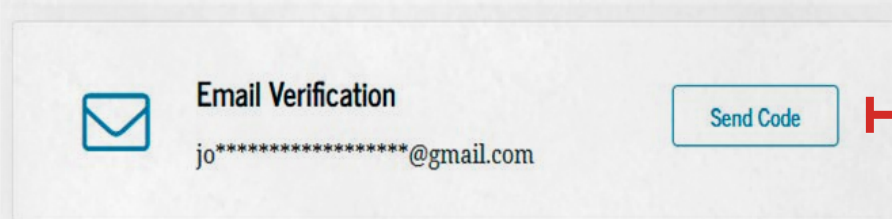
- Log In** header with a right-pointing arrow icon.
- Email, Phone, or FSA ID Username** label above a text input field.
- Password** label above a text input field with a **Show Password** link on the right.
- A large blue **Log In** button.
- Links for **Forgot My Username** and **Forgot My Password**.
- A link for **Create an Account**.
- A link for **Help Me Log In to My Account** at the bottom.

Red arrows from the instructions point to the first input field and the Log In button.

- If you do not remember your credentials, you can recover them by clicking **“Forgot My Username”** or **“Forgot My Password”**.

# STEP 1: LOGIN TO YOUR STUDENT AID ACCOUNT

- Complete the two-step verification to continue.



- Click **"Send Code"**.


[Help me access my account](#)

The email that appears in the image is for illustrative purposes only.

# STEP 1

# LOGIN TO YOUR STUDENT AID ACCOUNT.

Verificación en dos pasos

 **Introducir el código de seguridad**

Ingrese el código de seguridad enviado a su correo electrónico: al\*\*\*\*\*@gmail.com

Ingrese el código de seguridad a continuación.

[Reenviar el código](#)

¿Tiene problemas? [Intente usar otro método.](#)

**Enviar**

■ Enter the security code sent to your e-mail address by the U.S. Department of Education.

■ Then Click **Submit**.

The email that appears in the image is for illustrative purposes only.

# STEP 1:

# ACCESS YOUR STUDENT AID ACCOUNT.

## Por favor, leer antes de continuar

Usted está accediendo a un sistema informático del gobierno federal de EE. UU. cuyo acceso exclusivo está destinado a usuarios individuales autorizados de forma expresa por el Departamento de Educación de EE. UU. para tener acceso al sistema. El uso puede monitorearse, registrarse o quedar sujeto a auditoría. Por motivos de seguridad y para asegurar que el sistema siga disponible para todos los usuarios autorizados de forma expresa, el Departamento de Educación de EE. UU. monitorea el sistema con el fin de identificar a usuarios no autorizados. Toda persona que usa este sistema brinda su consentimiento expreso al monitoreo y el registro mencionados. El uso no autorizado de este sistema de información está prohibido y sujeto a sanciones penales y civiles. Salvo que el Departamento de Educación de EE. UU. lo autorice de forma expresa, se prohíben terminantemente los intentos no autorizados de acceder, obtener, cargar, modificar, cambiar o eliminar información de este sistema y dichos intentos estarán sujetos a acciones penales según el artículo 1030 del título 18 del Código de EE. UU., y otras leyes aplicables, que pueden tener como resultado multas y encarcelamiento. A los fines de este sistema, se consideran accesos no autorizados, entre otros, los siguientes:

- todo acceso de un empleado o agente de una entidad comercial, u otras terceras partes, que no sean el usuario individual, a los fines de una conveniencia comercial o ganancia financiera privada (independientemente de si la entidad comercial o las terceras partes prestan un servicio a un usuario autorizado del sistema); y
- todo acceso que fomente cualquier acción delictiva o ilícita en incumplimiento de la Constitución o las leyes de Estados Unidos o de cualquier estado.

Si el monitoreo del sistema revela información que indica una posible actividad delictiva, dicha evidencia podrá proporcionarse a personal de las fuerzas del orden público.

Rechazar

Aceptar

- Read and accept the Terms and Conditions.

# STEP 2:

# ACCESS THE APPLICATION.




Next, it shows you the steps that it's going to carry out.

### Income-Driven Repayment (IDR) Plan Request

🕒 10 minutes

This application will be used for you to request an income-driven repayment (IDR) plan.

#### What You Can Expect

-  **Confirm Your Contact Information**  
Confirm that any contact information we currently have on file for you is correct.
-  **Review Your Federal Loan Information**  
Review the loan information we currently have on file for you and see which of your loans are eligible for an income-driven repayment plan.
-  **Confirm Your Personal Information**  
Confirm and update any personal information we currently have on file for you and, if applicable, your spouse, to help place you in the right repayment plan.

### “What You Can Expect”

- Confirm Your Contact Information
- Review Your Federal Loan Information
- Confirm Your Personal Information
- Transfer or Enter Your Federal Financial Information
- Review Your Current Repayment Plan or Switch to a New One
- Agree to Our Terms and Conditions

At the bottom of the page, you must check the **Continue** button to access the application.



# STEP 2:

# ACCESS THE APPLICATION.

## Income-Driven Repayment (IDR) Plan Request

You are required to provide income information to determine your eligibility and calculate your monthly payment amount under an income-driven repayment plan.

### Authorization To Retrieve Federal Tax Information



**This authorization is intended for borrowers holding Direct Loans only. If you have Federal Family Education Loan (FFEL) Program loans with a remaining balance, you must provide alternative documentation of income.**

Income-Driven Repayment (IDR) plans must be certified annually. By providing your approval and consent to use your information, granting us consent to access your information, you may be eligible for auto-recertification of your IDR plan on its recertification date. Plus, we will continue to do this each year so long as consent is still provided.

By selecting “approve” below, you will be: (1) consenting to the U.S. Department of Education (ED) disclosing certain information about you to the U.S. Department of the Treasury, Internal Revenue Service (IRS); (2) affirmatively approving the U.S. Department of Education obtaining your federal tax information (FTI) from the IRS for certain purposes on an annual basis, as described below; and (3) agreeing that your approval will be ongoing until you fulfill your repayment obligations under an income-driven repayment (IDR) plan, withdraw from your IDR plan, or, as described below, revoke your approval and consent, as further described below. You are not required to provide your consent, approval, or agreement as a condition of eligibility for an IDR plan but, if approval and consent are not provided, you are required to provide alternative documentation of income.

- You must **read and approve** the terms to retrieve your federal income information.

At the bottom of the page, you must press the **Approve** button to access the application



# STEP 2: CONTACT INFORMATION.

The contact information provided in the image is for illustrative purposes only.

### Borrower Information

Name  
Jane A. Doe

Date of Birth  
12/04/1982

Social Security Number  
\*\*\*.\*\*-1234

*To update this information, visit your [Account Settings](#).*

---

### Contact Information

Permanent Address Line 1  
613 First St #111

Permanent Address Line 2 – optional

City  
Arlington

State  
VIRGINIA

ZIP Code  
12345

Country  
UNITED STATES

Mobile Phone  
(555) 613-2013

Email Address  
jane.doe@email.com

- You must verify your **contact information**, if you need to update it you must do so at this time.

At the bottom of the page, you must check the **Continue** button to continue with the



Continue

# STEP 2:

# LOAN INFORMATION

The screenshot shows a progress bar at the top with six steps: 1. Contact Information (checked), 2. Loan Information (active), 3. Personal Information, 4. Financial Information, 5. Repayment Plans, and 6. Review and Submit. Below the progress bar is the heading "You Have a Loan in Deferment or Forbearance". The main text reads: "Your loans are currently in deferment or forbearance. As part of your IDR application, you can leave these loans as they are or take them out of deferment or forbearance." Below this is a section titled "Your Loans In Deferment or Forbearance" with the question "Do you want to leave your loans in deferment or forbearance? ?". Two bullet points provide details: "If you leave your loans in deferment or forbearance, you won't make payments under your IDR plan until the deferment or forbearance ends." and "If you take your loans out of deferment or forbearance, you'll begin making payments under your IDR plan immediately." At the bottom, there are two radio button options: "Yes, leave my loans in deferment or forbearance" and "No, take my loans out of deferment or forbearance".

- Your student loans may have been deferred. If so, please complete the following information.
- In the **You Have a Loan in...** area, you must select:
  - **Yes**, if you want your loans to remain in deferment or forbearance.
  - **No**, if you do not want your loans to remain in deferment or forbearance.

At the bottom of the page, select the **Continue** button to continue with the application.



Continue

# STEP 2:

# LOAN INFORMATION.

## Review Your Loans

Let's take a look at your loans and see which ones are eligible for IDR plans. If a loan is not eligible for an IDR plan, you may need to take additional steps to make it eligible.

### Your Current Loan Details



All of your loans are eligible for IDR Plans.

*Two loan examples are simulated for demonstration.*

**\$28,000**

Total Eligible Loan Balance

Income-Based Repayment (IBR) Plan

Monthly Payment  
**\$500**

[View Individual Loans](#) ▾

*This information is provided by the National Student Loan Data System (NSLDS®) and is a cumulative total as of August 1, 2023.*

[Previous](#)

[Exit Demo](#)

[Continue](#)

- Check your loans, their amounts, and the average interest rate.

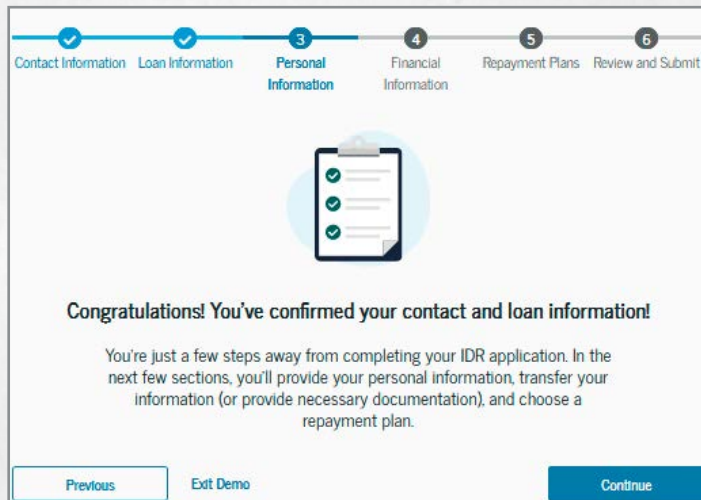
At the bottom of the page, click the **Continue** button to continue with the application.



[Continue](#)

# STEP 3:

# PERSONAL INFORMATION



**Congratulations!** You have confirmed your contact information.

At the bottom of the page, you must check the **Continue** button to proceed with the request.



# STEP 3:

# PERSONAL INFORMATION.

Progress bar: 1 Contact Information, 2 Loan Information, 3 Personal Information, 4 Financial Information, 5 Repayment Plans, 6 Review and Submit

### Confirm Your Marital Status

Some plans require payments to be calculated based on your combined household income, which includes your spouse's income if you're married. We can find the best IDR plan for you if we know whether you are married, single, or separated.

**Your Marital Status**

Are you married? ⓘ

Yes  No

---

**Your Marital Status**

Are you married? ⓘ

Yes  No

Are you separated? ⓘ

Yes  No

- Confirm your Civil Status.
- In the area of: **Are you married?** You must select:
  - **Yes**, if you are married
  - **No** – Not married
- If you answered **Yes** to the previous question, you must answer the next question. Are you separated?
  - **Yes**, if it is separated
  - **No**, it is not separated

At the bottom of the page, you must check the **Continue** button to proceed with the request.



Continue

# STEP 3:

# PERSONAL INFORMATION.

Progress bar: 1. Contact Information, 2. Loan Information, 3. Personal Information, 4. Financial Information, 5. Repayment Plans, 6. Review and Submit

### Family Size ⓘ

The following section will be used to calculate your family size. Your answer will help us find the best repayment plan for you.

#### Changes In Your Family Size

Do you think the number of people in your family will change in the next 12 months?

Why are we asking if your family has changed?

Yes  No

---

#### Child Dependents

This includes the number of children (including unborn children) in your family who receive more than half of their support from you, even if they don't live with you. Support includes money, gifts, loans, housing, food, clothes, car expenses, medical and dental care, and payment of college costs.

Number of Dependent Children  ⓘ

---

#### Other Dependents

This includes other people or any relatives (excluding your spouse and children) who live with you and receive more than half of their support from you.

Number of Other Dependents  ⓘ

- In the area of: **Do you think the number...** You must confirm if your nuclear family will change in the next 12 months.
  - **Yes**, yes your nuclear family is going to change.
  - **No**, your nuclear family is not going to change.
- If I answer Yes to the previous question, you must fill in
  - **Number of Dependent Children** (Number of dependents who live with you and provide more than half of your livelihood).
  - **Number of Other Dependents** (Number of other dependents, other than your spouse and children and living with you and providing more than half of your support).

At the bottom of the page, you must check the **Continue** button to proceed with the request.



Continue

# STEP 4: FINANCIAL INFORMATION



## We're Securely Importing Your Information

Please note: Since you are in Demo mode, we cannot access your financial information.



### Did You Know?

Since you have provided consent for us to access your information, we'll keep that on file. Plus, your consent may make you eligible for an automatic recertification of your plan each year on its recertification date.

- In this area, if you filed a federal tax return, your income tax proof will be transferred automatically.
- If you did **not** file a federal tax return, you will see a **red** message indicating that your income tax proof was **not** transferred.

In both cases, simply click **Continue** to continue completing the application.



Continue

# STEP 4:

# FINANCIAL INFORMATION

**Family Size** ⓘ

We couldn't calculate your family size based on the information we have on file, so please provide that information here.

---

**Your Child Dependents**

This includes the number of children in your family, including unborn children, who receive more than half of their support from you, even if they don't live with you. Support includes money, gifts, loans, housing, food, clothes, car expenses, medical and dental care, and payment of college costs.

Number of Child Dependents

 ⓘ

Complete this area if you answered **NO** to the **Changes in Your Family Size** question.

**Please answer according to your household size. You must complete the following fields.**

- **“Number of Dependent Children”** (Number of dependent children who live with you and provide more than half of your support).
- **“Number of Other Dependents”**(Number of other dependents, other than your spouse and children, who live with you and provide more than half of your support).

At the bottom of the page, you must click the **Continue** button to continue with the application.



Continue

# STEP 4:

# FINANCIAL INFORMATION

**Changes In Your Income**

Did you file taxes for either of the two (2) most recent tax years? ⓘ

Yes  No

Has your income significantly decreased since you last filed your taxes? ⓘ

Yes  No

---

**Your Taxable Income**

Do you have taxable income? ⓘ

Yes  No

[Previous](#) [Ext Demo](#) [Continue](#)

Complete the following section according to your financial situation:

- He filed a federal return in the last two years.
- His income dropped considerably.
- You have taxable income.
- In the **Did you file a tax** area... select:
  - **Yes**, you did file a federal return in the last 2 years.
  - **No**, did not file a federal return in the last 2 years.
- In the **Has your income** area... select:
  - **Yes**, your income did decrease considerably.
  - **No**, your income did not decrease significantly.
- In the **Do you currently...** area select:
  - **Yes**, you do have taxable income.
  - **No**, you do not have taxable income.

Then press **Continue**.



Continue

# STEP 4:

# FINANCIAL INFORMATION

Contact Information ✓ Loan Information ✓ Personal Information ✓ **Financial Information 4** Repayment Plans 5 Review and Submit 6

### Provide Income Documentation

If you haven't filed a tax return in the past two (2) years; chose not to provide consent for us to access your information; or, there's been a significant change in your income since your most recent tax return, you have two other options for completing your application:

1. Self-certify your income by working directly with your loan servicer(s). If you choose this option, you will need to exit this application and contact your servicer.
2. You can enter your own information into the application and, if needed, upload documentation of income or a self-certification document below. If you have a spouse without a StudentAid.gov account, you may have to provide documentation of income for them as well.

#### Upload Your Documentation

The following are some acceptable forms of documentation to provide proof of income changes. Files cannot be more than 90 days old at the time of submission, and you must provide at least one (1) of the files below.

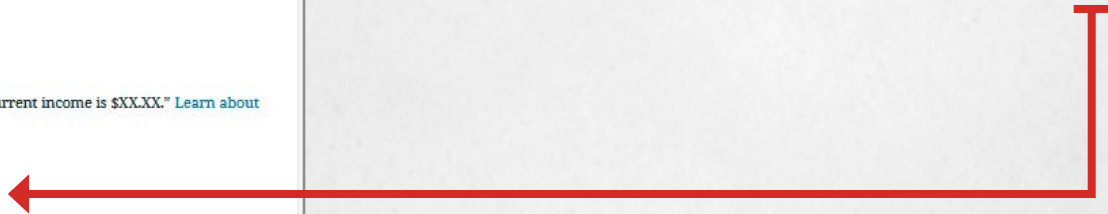
If you have a FFEL loan and have filed a tax return in the last two years showing taxable income, you may include a tax return as documentation of income.

- W2
- Paystub
- Employer letter certifying gross income
- Bank account, interest, or dividend statement
- A self-certified income document stating, "My current income is \$XX.XX." [Learn about submitting a self-certification document.](#)

In the **“Upload Your Documentation”** area, you must provide 1 of the following entry documents, which must not be more than 90 days old or late.

- **W-2**
- **Pay stubs**
- **Letter from employer certifying gross income**
- **Bank, interest or dividend statement**
- **A self-certified income document stating: “My current income is \$XX.XX.”.**

You need to select the area of: **Upload File**



# STEP 4:

# FINANCIAL INFORMATION

Close ✕

### Upload Document

Choose a file to upload

5 out of 5MB remaining

Document Name

Document Type

Cancel Upload

- Then, you will select **Upload** to attach the document.

Pay Frequency

- Yearly
- Weekly
- Every Two Weeks (Biweekly)
- Twice Per Month (Bimonthly)
- Monthly
- One Time

Document Type

- W2
- Paystub
- Tax Return
- Other

- In the **Choose a file to upload** area, you will select the login document that you are going to attach
- The name of the document will appear in the **Document Name area.**
- Then, in the **Document Type** area, you will select the **type of document** and the **frequency of payment**, which will depend on the document you attach.
- For example:
  - **Paystub**
  - **Every Two Weeks**
  - **Twice Per Month**
  - **Other**
  - **Weekly**
  - **Monthly**


# STEP 4: FINANCIAL INFORMATION.

**Upload Your Documentation**



The following are some acceptable forms of documentation to provide proof of income changes. Files cannot be more than 90 days old at the time of submission, and you must provide at least one (1) of the files below.

If you have a FFEL loan and have filed a tax return in the last two years showing taxable income, you may include a tax return as documentation of income.

- W2
- Paystub
- Employer letter certifying gross income
- Bank account, interest, or dividend statement
- A self-certified income document stating, "My current income is \$XX.XX." [Learn about submitting a self-certification document.](#)

 Upload File

**My Files**

 Ingreso de Prueba PAYSTUB   0.01 MB	
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[Previous](#) [Continue](#)

Once the document is attached, you must check **Continue** to proceed with the request



Continue

# STEP 5:

# REPAYMENT PLAN

Contact Information   Loan Information   Personal Information   Financial Information   **Repayment Plans**   Review and Submit

### Select Your Repayment Plan

This page provides information on the available IDR plans. You can review and select the loan repayment option that works best for you.

**⚠ Are You Eligible for IDR Plans?**  
You may not be eligible for all the IDR plans displayed on this page. If you have Federal Family Education Loan (FFEL) Program loans or if you are in default on a Direct Loan, you are eligible only for the Income-Based Repayment (IBR) Plan.  
If you have a consolidation loan that repaid a parent PLUS loan, you are eligible only for the Income Contingent Repayment (ICR) Plan.

**Income-Based Repayment (IBR) Plan**   
Ideal if you expect to continue to have a low income or have graduate school debt. [View Eligibility >](#)

**Income-Contingent Repayment (ICR) Plan**   
Any borrower with eligible federal student loans may choose this plan. [View Eligibility >](#)

**Pay As You Earn (PAYE) Repayment Plan**   
Ideal if you expect to continue to have a low income or have graduate school debt. [View Eligibility >](#)

■ In the **Select Your Repayment Plan** area, select the Income-Driven Repayment Plan that best fits your needs and financial situation.

- **Income Base Repayment (IBR) Plan** Ideal if you expect to continue having a low income or debt f or postgraduate studies.
- **Income Contingent Repayment (ICR) Plan** Ideal for any borrower with eligible federal student loans.
- **Pay As You Earn (PAYE) Repayment Plan** Ideal if you expect to continue having a low income or debt for postgraduate studies. Then select “Continue” to continue with the application.

Then select **Continue** to continue with the application.



# STEP 6

## REVIEW AND SUBMIT.

**Confirm Your Application**

---

**Understandings & Certification**

If I am requesting an income-driven repayment plan or seeking to change between income-driven repayment plans, I request

- that my loan holder place me on the plan I selected to repay my eligible Direct Loan or FFEL Program loans held by the holder to which I submit this form;
- if I do not qualify for the plan or plans I requested, that my loan holder place me on the plan with the lowest monthly payment amount;
- if I selected more than one plan, that my loan holder place me on the plan with the lowest monthly payment amount from the plans that I requested;
- if more than one of the plans that I selected provides the same initial payment amount, or if my loan holder is determining which of the income-driven plans I qualify for, that my loan holder use the following order in choosing my plan: Saving on a Valuable Education (SAVE) Plan—Formerly the REPAYE Plan (if my repayment period is 20 years), PAYE, SAVE (if my repayment period is 25 years), IBR, and then ICR; and
- if I am currently repaying my Direct Loans under the IBR plan and I am requesting a change to a different income-driven plan, I request a one-month reduced-payment forbearance in the amount of my current monthly IBR payment of \$5, whichever is greater (unless I request another amount below or I decline the forbearance), to help me move from IBR to the new income-driven plan I requested.

I understand the following:

- If I do not provide my loan holder with this completed form and other required documentation, I will not be placed on the plan that I requested or my request for recertification or recalculation will not be processed.
- I may choose a different repayment plan for any loans that are not eligible for income-driven repayment.
- If I requested a reduced-payment forbearance of less than \$5 above, my loan holder will grant my forbearance for \$5.



- In the **Confirm Your Application** area you are certifying that you want to apply for a payment plan and that the information provided is correct.
- You must go to: **Confirm & Certify Your IDR Application**, at the bottom of the application and check the gray box. Then, you should tick Continue to finish the request.

**Confirm & Certify Your IDR Application**

I, Jane A. Doe, certify that all of the information I have provided on this form and in any accompanying documentation is true, complete, and correct to the best of my knowledge and belief, and that I will repay my loans according to the terms of my promissory note and repayment schedule.

[Previous](#) [Exit Demo](#) [Continue](#)

# STEP 7: APPLICATION COMPLETED.



**You've completed the demonstration.**

**This is the end of the IDR demo!**

On this page, you'll receive confirmation that your IDR application was successfully submitted.

You'll also be able to see your next steps.

- You have completed the Income Based Payment Plan application.
- In the coming days you will be receiving notification from the student loan servicer agency.
- Remember, this process of completing the application must be completed every year, through recertification.

# CONTACT INFORMATION DEFAULT PREVENTION OFFICE

If you have any doubts or difficulties you can contact the Default Prevention Office by writing an email to: **financialaid@atlantisuniversity.edu**

- Include the following information in the email:
  - Subject: Student Loans Management
  - Full name, phone number, student number or last 4 digits of Social Security,
  - Campus or Center and a brief description of your request.
- You can also schedule an orientation appointment through the following link: **financialaid@atlantisuniversity.edu**

## STUDENT LOAN SERVICERS DIRECTORY

### SERVICER

### TELEPHONE NUMBER

### WEB PAGE

Aidvantage	800-722-1300	<a href="https://aidvantage.studentaid.gov/">https://aidvantage.studentaid.gov/</a>
Central Research, Inc (CRI)	833-355-4311	<a href="https://cri.studentaid.gov/welcome">https://cri.studentaid.gov/welcome</a>
EdFinancial	855-337-6884	<a href="https://edfinancial.studentaid.gov/">https://edfinancial.studentaid.gov/</a>
Mohela	888-866-4352	<a href="https://mohela.studentaid.gov/">https://mohela.studentaid.gov/</a>
Nelnet	888-486-4722	<a href="https://nelnet.studentaid.gov/welcome">https://nelnet.studentaid.gov/welcome</a>
Default Resolution Group	800-621-3115	<a href="https://myeddebt.ed.gov/">https://myeddebt.ed.gov/</a>