

Additional Information for Applying for the Income-Based Repayment Plan

Be sure to read the entire IBR Request form, complete all required Sections and provide all required documentation to ensure that your request or renewal for Income-Based Repayment is not delayed or untimely.

Visit www.hescloans.com/Advocate.html to learn if your state has a student loan advocate group and how to contact them. If you are a Massachusetts resident, you 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-help-request>.

Please note:

- Your loans serviced by HESC are FFEL Program Loans and the IBR plan is the only income-driven option listed on the IDR Request form that is available for this loan type. Be sure to check the appropriate box in Section 2 of the IDR Request form.
- If your eligibility for Income-Based Repayment is determined based on the alternative documentation of your current income, this income will reflect your total gross income calculated over a twelve month period (calculated based on the income documentation you submit) and will not reflect your actual Adjusted Gross Income (gross income after any deductions for which you may be eligible) when you file your tax return for the current year.
- If you are unable to locate a copy of your most recently filed tax return, you may provide us with a transcript of your most recently filed tax return. You may order a transcript from the IRS online at <http://www.irs.gov/Individuals/Order-a-Transcript> or by calling the IRS transcript ordering number at 800-908-9946.

Attention if Your Spouse has Student Loans and You Complete Question 9 of the Request Form

If we do not service at least one of your spouse's FFELP loans, your spouse will need to authorize our access to his/her student loan information on the NSLDS website:

- Go to <https://nslds.ed.gov>
- Click on "Authorization"
- Enter our servicer ID of 700064

If you are unable to access the internet or NSLDS, we will need the following documentation on your spouse's student loans for us to determine your eligibility for IBR and/or your IBR payment amount.

For each eligible student loan, provide documentation to support:

- Loan Type (Stafford, Parent PLUS, Grad PLUS, Perkins, etc)
- Balance at Repayment Start
- Interest Rate at Repayment Start
- Current Balance
- Current Interest Rate
- Current Status (In school, Grace, Repayment, Deferred, etc.)

The documentation of current balance, rate and status must not be more than 90 days old. You may provide copies of statements from your lenders or screen prints from online web access.