Direct Loans
William D. Ford Federal Direct Loan Program

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

OMB No. 1845-0016
Form Approved
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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.

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 Department of Education with your Adjusted Gross Income (AGI) or that of your spouse.

YOU MAY complete this form if you are repaying your Direct Loans under ICR and your AGI, as reported on your most recently filed federal tax return, or that of your spouse does not reasonably reflect your current income. Your AGI may 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.

In cases where alternative documentation of your income is used, the amount of your monthly payment under ICR is based on the current income information you and your spouse 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 1-800-557-7392, or TDD 1-800-557-7395.

Section 1: Identifying Information (Borrower and Spouse, if married)

Your Name _____

Your Spouse's Name _____

Your Social Security Number _____

Your Spouse's Social Security Number _____

Section 2: Income Information (Borrower and Spouse, if married)

You must list all taxable income you are currently receiving (i.e., income from employment, unemployment income, tips, interest income, 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, 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. Do not report untaxed income such as Social Security income, child support, or AFDC. 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.

	Amount	Frequency of Pay (weekly, bi-weekly, monthly, yearly, other)	Employer / Source of Income
Borrower's Income			

❑ Check here if you do not have any taxable income.

Spouse's Income			

❑ Check here if you do not have any taxable income.

If you are not required to submit alternative documentation of your income, you must provide the reason for your request:

❑ Loss of employment ❑ Not required to file a federal income tax return ❑ Change of employment

❑ Other

_____

Section 3: Certification and Signature (Borrower and 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 Department of Education (the Department) 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 ICR. 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 may not be allowed to repay my loan(s) under ICR. I understand that the Department may be requesting my income information from the IRS even if alternative documentation of my income is accepted.

Borrower's Signature _____ Date _____

Spouse's Signature _____ Date _____

Important Notices

Return this form to:

U.S. Department of Education
Consolidation Department
Loan Consolidation Center
P.O. Box 242800
Louisville, KY 40224-2800

If you need assistance in completing this form, call 1-800-557-7392. Individuals who use a telecommunications device for the deaf (TDD) may call 1-800-557-7395.

Privacy Act Disclosure Notice

The Privacy Act of 1974 (5 U.S.C. 552a) requires that we disclose to you the following information:

The authority for collecting this information is §451 et seq. of the Higher Education Act of 1965, as amended (the HEA) (20 U.S.C. §1087a et seq.). The principal purpose for collecting this information is to allow you to provide documentation of your current income to the Department of Education (the Department) so that an appropriate monthly repayment amount may be calculated under the Income Contingent Repayment Plan.

We ask that you and your spouse, if married, provide the information requested on this Alternative Documentation of Income form on a voluntary basis. However, if either you or your spouse does not provide all of the requested information that is available to you to the Department, your monthly payment amount may be based on your Adjusted Gross Income, as reported by the Internal Revenue Service, or, in some cases, you may not be allowed to repay your Direct Loan(s) under the Income Contingent Repayment Plan.

The information in your file may be disclosed to third parties as authorized under routine uses in the Privacy Act notices called "Title IV Program Files" (originally published on April 12, 1994, Federal Register, Vol. 59, p. 17351) and "National Student Loan Data System" (originally published on December 20, 1994, Federal Register, Vol. 59, p. 65532). Thus, this information may be disclosed to parties that we authorize to assist us in administering the Federal student aid programs, including contractors that are required to maintain safeguards under the Privacy Act. Disclosures may also be made for verification of information, determination of eligibility, enforcement of conditions of the loan or grant, debt collection, and the prevention of fraud, waste, and abuse and these disclosures may be made through computer matching programs with other Federal agencies. Disclosures may be made to determine the feasibility of entering into computer matching agreements. We may send information to members of Congress if you ask them in writing to help you with Federal student aid questions. If we are involved in litigation, we may send information to the Department of Justice (DOJ), a court, adjudicative body, counsel, or witness if the disclosure is related to financial aid and certain other conditions are met. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for consideration of action and we may disclose to DOJ to get its advice related to the Title IV, HEA programs or questions under the Freedom of Information Act. Disclosures may be made to qualified researchers under Privacy Act safeguards. In some circumstances involving employment decisions, grievances, or complaints or involving decisions regarding the letting of a contract or making of a grant, license, or other benefit, we may send information to an appropriate authority. In limited circumstances, we may disclose to a Federal labor organization recognized under 5 U.S.C. Chapter 71.

Because we request your social security number (SSN), we must inform you that we collect your SSN on a voluntary basis, but section 484(a)(4) of the HEA (20 U.S.C. 1091(a)(4)) provides that, in order to receive any grant, loan, or work assistance under Title IV of the HEA, a student must provide his or her SSN. Your SSN is used to verify your identity, and as an account number (identifier) throughout the life of your loan(s) so that data may be recorded accurately.

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. **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
Consolidation Department
Loan Consolidation Center
P.O. Box 242800
Louisville, KY 40224-2800