# Suggested Email Language About the Internal Revenue Service Data Retrieval Tool and *Income-Driven Repayment Plan Request*

Below is proposed email language you can send to student loan borrowers who may be applying for an income-driven repayment plan.

## Email Subject Line:

Here’s what to expect when applying online for an income-driven repayment plan

## Email Language:

If you want an affordable monthly student loan payment based on your income, you can apply to repay your federal student loans under an income-driven repayment (IDR) plan. These plans can have payments as low as $0 per month and can provide loan forgiveness after 20 or 25 years of payments.

You can apply for an IDR plan online at [StudentAid.gov](https://studentaid.gov/app/ibrInstructions.action). When you apply, you’ll be asked to provide income information by using the Internal Revenue Service (IRS) Data Retrieval Tool (DRT) or by submitting a copy of your most recent federal tax return or other documentation of your income, such as a pay stub, directly to your federal loan servicer.

If you choose to use the IRS DRT, you’ll be able to easily and securely transfer your tax return information into your application. To ensure your privacy and security, your tax return information will be encrypted and hidden from view. You’ll be informed when you’ve successfully transferred your tax return information. Your application will be sent to your federal loan servicer for processing. You can get more information from your federal loan servicer about using the IRS DRT when applying for an IDR plan.

For more information and help completing your application, contact your federal loan servicer or visit [StudentAid.gov/idr](https://studentaid.gov/manage-loans/repayment/plans/income-driven). To find your federal loan servicer’s contact information, you can log in to [StudentAid.gov](https://studentaid.gov/fsa-id/sign-in/landing) and select “My Aid” to view your loan details.