OFFICE OF THE ATTORNEY GENERAL
STATE OF ILLINOIS

Lisa Madigan
ATTORNEY GENERAL

To Whom It May Concern:

RE: Student Loan Resource Guide

Repaying student loans can often be an overwhelming task. I compiled this Resource Guide to provide you with the information you need to determine how best to handle your student loan debt. If you have federal loans, additional resources are available and I have listed many in this guide. There are fewer resources for private student loans; however, if you have reached out to your private loan servicer and need further assistance, please contact my office.

If you need assistance with your student loans, have been the victim of a student debt relief scam or are having trouble with your student loan servicer, please call the toll-free Student Loan Helpline at 1-800-455-2456 (TTY: 1-800-964-3013) and consider submitting a consumer complaint.

I hope you find this guide helpful.

Very truly yours,

Lisa Madigan

Lisa Madigan
Illinois Attorney General

OFFICE OF THE ATTORNEY GENERAL
STATE OF ILLINOIS

100 W. RANDOLPH STREET · CHICAGO, IL 60601
WWW.ILLINOISATTORNEYGENERAL.GOV

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Student Loan Debt Relief: Do Your Homework

1. **Never pay for information about how to pay back your student loans.**
   If someone approaches you to assist you in this process for a fee, it is likely a scam—the law prohibits upfront fees for assistance with consumer debt. There are many legitimate services that provide their assistance with student loan debt for free, including:
   - Consumer Financial Protection Bureau: www.consumerfinance.gov
   - National Consumer Law Center's Student Loan Borrower Assistance: http://www.studentloanborrowerassistance.org/
   - U.S. Department of Education: www.studentaid.ed.gov

2. **Learn about your repayment options.**
   Your options depend on the types of student loans you have and your individual circumstances. To start, review your records about the student loans you owe, including whether the loans are federal or private.

   - If you do not know whether you have federal or private loans, visit the Department of **Education's National Student Loan Data System** at www.nslds.ed.gov or call the **Department of Education's Federal Student Aid Information Center** at 1-800-433-3243 or 1-800-730-8913 (TDD). (Note: This website provides information about your federal loans only. If you need information about your private loans, you must contact your servicer—the entity to whom you make your payments. See below in #3 for information on identifying your servicer.)
   - For federal loan recipients, the following resources will also provide additional information about repayment options:
     - **U.S. Department of Education** (check the "Repayment Estimator" as a handy tool): http://studentaid.ed.gov/repay-loans/understand/plans/pay-as-you-earn
     - **Federal Student Aid:** www.studentaid.ed.gov
     - www.studentloans.gov

3. **After you have studied your options, then contact your servicer—the entity to whom you make your payments.** (If you are behind on your payments, you may need to contact your debt collector instead.)
   - The **U.S. Department of Education** provides information about who loan servicers are and what they do. Visit https://studentaid.ed.gov/repay-loans/understand/servicers.
   - If you feel you are not getting appropriate answers from your servicer, you should ask for a supervisor or your servicer's complaint or ombudsman division.

4. **If you are experiencing a problem with your student loan servicer or debt collector, contact:**
   - **Consumer Financial Protection Bureau:** http://www.consumerfinance.gov/
   - **Student Loan Ombudsman of the U.S. Department of Education:**
     - Call 1-877-557-2575, or
     - Visit www.ombudsman.ed.gov
   - **Attorney General Madigan's Consumer Fraud Hotline:**
     - 1-800-386-5438 (TTY: 1-800-964-3013)
     - File a complaint at www.illinoisattorneygeneral.gov/consumers/index.html

Federal Student Loan Programs

StudentAid.gov

Will you need a loan to attend college?

If so, think federal aid first. Federal student loans usually offer borrowers lower interest rates and have more flexible repayment terms and options than private student loans.

1. What is a federal student loan?

Federal loans are borrowed funds that you must repay with interest. A federal student loan allows students and their parents to borrow money to help pay for college through loan programs supported by the federal government. They have low interest rates and offer flexible repayment terms, benefits, and options.

2. What is a private student loan?

A private student loan is a nonfederal loan issued by a lender such as a bank or credit union. If you're not sure whether you're being offered a private loan or a federal loan, check with the financial aid office at your school.

3. Why are federal student loans a better option for paying for college?

Federal student loans offer borrowers many benefits not typically found in private loans. These include low fixed interest rates, income-based repayment plans, cancellation for certain employment, and deferment (postponement) options, including deferment of loan payments when a student returns to school. Also, private loans usually require a credit check. For these reasons, students and parents should always exhaust federal student loan options before considering a private loan.

4. How much should I borrow?

Borrow only what you need and consider the earnings potential in your chosen profession to determine how easily you can repay your debt. You can find career salary estimates at the U.S. Department of Labor's Occupational Outlook Handbook at **www.bls.gov/ooh**. Your student loan payments should be only a small percentage of your salary after you graduate.

Have questions?

Contact or visit the following

- **StudentAid.gov**
- a college financial aid office
- studentaid@ed.gov
- 1-800-4-FED-AID (1-800-433-3243) toll free
- TTY: 1-800-730-8913
- Find this fact sheet at **StudentAid.gov/resources**

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What kinds of federal student loans are available?

The interest rates shown are fixed rates for the life of the loan.

Federal Loan Program	Loan Details	Annual Award (subject to change)
Federal Perkins Loan	• For undergraduate and graduate students • Eligibility depends on student's financial need and availability of funds at the college. If you have questions about Perkins Loan eligibility, please contact your college's financial aid office • Interest rate is 5% • College is the lender; payment is owed to the college that made the loan	Undergraduate students: up to $5,500; graduate and professional students: up to $8,000 Total amount may not exceed $27,500 for undergraduates and $60,000 for graduate students (including amounts borrowed as an undergraduate)
Direct Subsidized Loan	• For undergraduate students who demonstrate financial need • Loans first disbursed on or after July 1, 2015, and before July 1, 2016, interest rate is 4.29% • Student is not usually charged interest on the loan during certain periods • The U.S. Department of Education (ED) is the lender; payment is owed to ED	$3,500–$5,500, depending on grade level For total lifetime limit, visit **StudentAid.gov/sub-unsub**
Direct Unsubsidized Loan	• For undergraduate and graduate students; financial need is not required • For loans first disbursed on or after July 1, 2015, and before July 1, 2016: • 4.29% interest rate for undergraduate students, and • 5.84% interest rate for graduate and professional students • Student is responsible for interest during all periods • ED is the lender; payment is owed to ED	$5,500–$20,500 (less any subsidized amounts received for same period), depending on grade level and dependency status For total lifetime limit, visit **StudentAid.gov/sub-unsub**
Direct PLUS Loan	• For parents of dependent undergraduate students and for graduate or professional students; financial need is not required • Student must be either a dependent undergraduate student for whom a parent is taking out a Direct PLUS Loan or a graduate or professional student who is receiving a Direct PLUS Loan • For loans first disbursed on or after July 1, 2015, and before July 1, 2016, interest rate is 6.84% • Borrower must not have negative credit history • Borrower is responsible for interest during all periods • ED is the lender; payment is owed to ED	Maximum amount is cost of attendance minus any other financial aid student receives; no minimum amount

Note: Find interest rates on loans disbursed before July 1, 2015, at **StudentAid.gov/interest.**

October 2015

When can my federal student loans be forgiven, canceled, or discharged?

You must repay your loans even if you don't complete your education, can't find a job related to your program of study, or are unhappy with the education you paid for with your loan. However, certain circumstances might lead to your loans being forgiven, canceled, or discharged.

The list below is a quick view of the types of forgiveness, cancellation, and discharge.

Type of Forgiveness, Cancellation, or Discharge	Direct Loans	Federal Family Education Loan (FFEL) Program Loans	Perkins Loans
Closed School Discharge	x	x	x
Total and Permanent Disability Discharge	X	X	X
Death Discharge	X	X	X
Discharge in Bankruptcy (in rare cases)	X	X	X
False Certification of Student Eligibility or Unauthorized Payment Discharge	X	X	
Unpaid Refund Discharge	X	X	
Teacher Loan Forgiveness	X	X	
Public Service Loan Forgiveness	X		
Perkins Loan Cancellation and Discharge (includes Teacher Cancellation)			X

Repaying student loans is an overwhelming and sometimes intimidating undertaking. Many borrowers are struggling and do not know how to avoid defaulting on student loan debt when their loans become unaffordable.

To further complicate the matter, scam artists may attempt to take advantage of student borrowers by offering bogus services or charging for free government programs.

I created the Student Loan Helpline to provide Illinoisans who are struggling to repay their student loans with free resources about repayment options and information on avoiding default. Borrowers can also use the helpline to file consumer complaints regarding issues with the billing and servicing of their loans.

If you need assistance with your student loans, have been the victim of a student debt relief scam or are having trouble with your student loan servicer, please call the toll-free Student Loan Helpline at 1-800-455-2456 (TTY: 1-800-964-3013).

Lisa Madigan
Illinois Attorney General

LISA MADIGAN
ATTORNEY GENERAL

Figuring out how to repay your loans can be challenging, but there are steps you can take to avoid default. Please call for more information.

Student Loan Helpline
1-800-455-2456
(TTY: 1-800-964-3013)

CHICAGO
100 W. Randolph Street
Chicago, IL 60601

SPRINGFIELD
500 S. Second Street
Springfield, IL 62706

CARBONDALE
601 S. University Avenue
Carbondale, IL 62901

www.IllinoisAttorneyGeneral.gov

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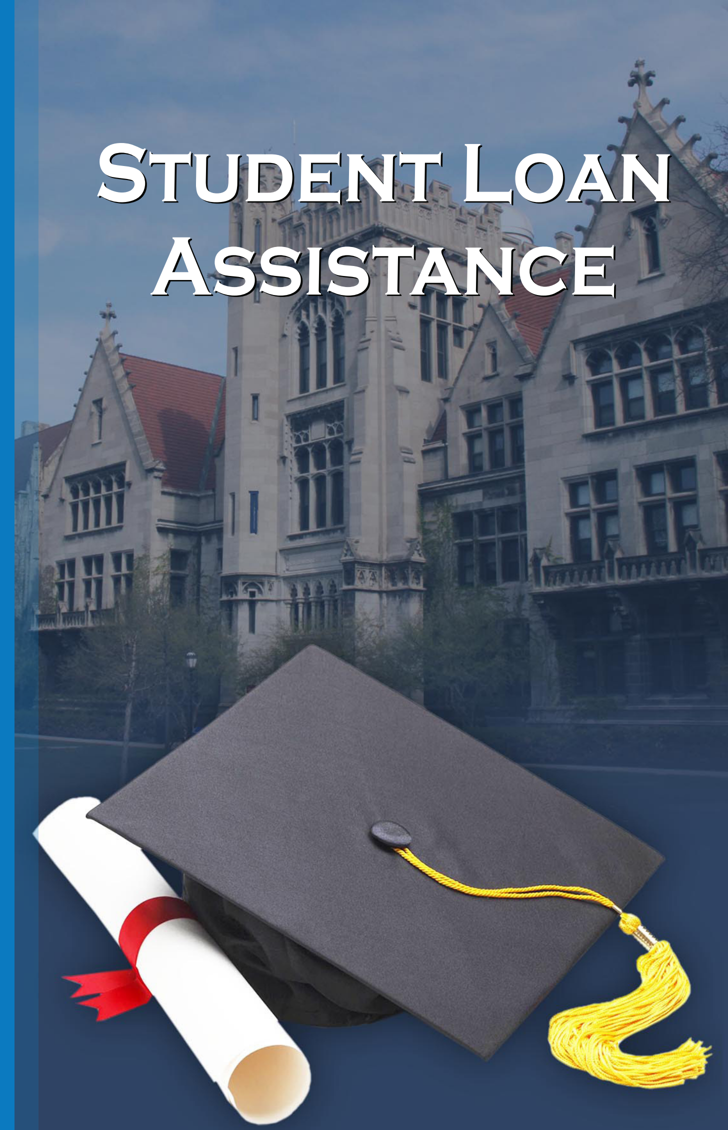
This material is available in alternate format upon request.

STUDENT LOAN ASSISTANCE



Helping Student Borrowers Manage Debt

LISA MADIGAN
ILLINOIS ATTORNEY GENERAL

Struggling to repay your student loans? Worried about default?

Flexible and affordable repayment options may be available to you, depending on the types of student loans you have and your current repayment status. There are also limited ways to cancel student loans.

No matter what your options are, it is important to remain in contact with the servicer of your loans. Your servicer is the entity to which you make your payments. You may have more than one servicer if you have multiple loans.

Federal or Private?

Find out if your loans are federal or private and determine your loan status. Federal student loans have flexible and affordable repayment options available for most borrowers. There are also limited ways to cancel student loans.

To find out if you have a federal student loan, visit the Department of Education's National Student Loan Data System (NSLDS) at www.nslds.ed.gov or call the Department of Education's Federal Student Aid Information Center at 1-800-433-3243 or 1-800-730-8913 (TDD).

Note: The NSLDS website provides information about federal loans only. If you need information about private loans, you must contact your servicer.

The status of your federal loans will be listed in the "status description" in NSLDS next to each federal loan. Check to see if any of your federal student loans are delinquent or in default. If you need help navigating the NSLDS website, contact the Attorney General's office for assistance.

For information on private student loans, use the contact information on the bills you receive in the mail. Private student loans will not be listed on the NSLDS website. Call your servicer for details about your loans, including balance, payment schedule and status. If you are behind on private student loan payments, your account may be referred to a collection agency. In this case, you may need to contact the collection agency handling your account.

Contact Your Servicer

Once you have determined whether you have federal or private loans, contact your servicer to ask about your repayment options. You have options even if you are in default on your loans; in this case, you should contact the company collecting the debt.

Before reaching out to your servicer to ask about repayment programs, if you have federal loans, review available programs at studentaid.ed.gov/repay-loans.

Contact information for Federal Loan Servicers is available at studentaid.ed.gov/repay-loans/understand/servicers#contact.

Need Help? Call the Student Loan Helpline

If you need help understanding your options or do not think all of the options were presented to you, please contact the Attorney General's Student Loan Helpline at 1-800-455-2456 (TTY: 1-800-964-3013).

You should have the following materials available when you contact the helpline:

- NSLDS information showing which of your loans are federal loans
- The name of your servicer
- Recent bills, collection letters, legal paperwork and other mailings from your servicer

Avoid Scams

If a debt relief organization charges an upfront fee or promises to reduce your debt, it is a scam. Upfront fees are prohibited by Illinois law. Contact the Attorney General's Student Loan Helpline for assistance.

Attorney General's Student Loan Helpline
1-800-455-2456 (TTY: 1-800-964-3013)

WHEN IT'S TIME TO REPAY

EXPLORE YOUR FEDERAL STUDENT LOAN REPAYMENT OPTIONS

RULE OF THUMB

YOUR PAYMENTS SHOULD NOT EXCEED

8%

OF YOUR TOTAL INCOME

ESTIMATE YOUR PAYMENTS USING THE REPAYMENT ESTIMATOR AT STUDENTAID.GOV/REPAYMENT-ESTIMATOR

WHAT TO WEIGH

WHEN SELECTNG A REPAYMENT PLAN

LOWER PAYMENT | INCREASED INTEREST

SMALLER MONTHLY PAYMENTS RESULT IN PAYING MORE INTEREST OVER TIME

GRADUATED

GRADUAL INCREASES IN LOAN PAYMENT

PAYMENT AMOUNT / TIME

FIXED

SAME PAYMENT FOR LIFE OF LOAN

PAYMENT AMOUNT / TIME

INCOME-DRIVEN

PAYMENTS BASED ON INCOME NOT JUST LOAN DEBT

PAYMENT AMOUNT / TIME

HOW TO CHOOSE A PLAN

GRADUATED OR EXTENDED-GRADUATED PLANS

"MY INCOME IS LOW, BUT IT SHOULD INCREASE GRADUALLY"

INCOME

STANDARD OR EXTENDED PLANS

"I PREFER A FIXED PAYMENT"

INCOME

INCOME-DRIVEN PLANS

"MY INCOME IS LOW RELATIVE TO MY DEBT OR I'M NOT SURE WHAT MY INCOME WILL BE"

INCOME

AMOUNT OF TIME TO REPAY

10 YEAR PERIOD

10-YEAR REPAYMENT PERIOD:

- AVAILABLE FOR ANY LOAN
- DECREASES TOTAL INTEREST PAID BUT INCREASES MONTHLY PAYMENT COMPARED TO 25-YEAR REPAYMENT PERIOD

25 YEAR PERIOD

25-YEAR REPAYMENT PERIOD:

- MAY BE AVAILABLE IF YOUR LOAN BALANCE EXCEEDS $30,000
- DECREASES MONTHLY PAYMENT BUT INCREASES THE TOTAL INTEREST PAID COMPARED TO 10-YEAR REPAYMENT PERIOD

LONGER REPAYMENT PERIODS ARE AVAILABLE FOR CONSOLIDATION LOANS

PAY AS YOU EARN

20 YEARS — ANY REMAINING BALANCE IS FORGIVEN AFTER 20 YEARS

INCOME-BASED REPAYMENT

25 YEARS — ANY REMAINING BALANCE IS FORGIVEN AFTER 25 YEARS

INCOME-CONTINGENT REPAYMENT

25 YEARS — ANY REMAINING BALANCE IS FORGIVEN AFTER 25 YEARS

YOU CAN CHANGE YOUR REPAYMENT PLAN AT **ANY TIME** BY CONTACTING YOUR FEDERAL STUDENT LOAN SERVICER

NOT ALL LOANS ARE ELIGIBLE FOR ALL REPAYMENT PLANS. TO LEARN MORE, GO TO STUDENTAID.GOV/REPAY

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Overview of Direct Loan and FFEL Program Repayment Plans			
Repayment Plan	**Eligible Loans**	**Monthly Payment and Time Frame**	**Eligibility and Other Information**
Standard Repayment Plan	• Direct Subsidized and Unsubsidized Loans • Subsidized and Unsubsidized Federal Stafford Loans • all PLUS loans • all *Consolidation* Loans (Direct or FFEL)	Payments are a fixed amount. Up to 10 years (up to 30 years for Consolidation Loans).	All borrowers are eligible for this plan. You'll pay less over time than under other plans.
Graduated Repayment Plan	• Direct Subsidized and Unsubsidized Loans • Subsidized and Unsubsidized Federal Stafford Loans • all PLUS loans • all Consolidation Loans (Direct or FFEL)	Payments are lower at first and then increase, usually every two years. Up to 10 years (up to 30 years for Consolidation Loans).	All borrowers are eligible for this plan. You'll pay more over time than under the 10-year Standard Plan.
Extended Repayment Plan	• Direct Subsidized and Unsubsidized Loans • Subsidized and Unsubsidized Federal Stafford Loans • all PLUS loans • all Consolidation Loans (Direct or FFEL)	Payments may be fixed or graduated. Up to 25 years.	• If you're a Direct Loan borrower, you must have more than $30,000 in outstanding Direct Loans. • If you're a FFEL borrower, you must have more than $30,000 in outstanding FFEL Program loans. • Your monthly payments will be lower than under the 10-year Standard Plan or the Graduated Repayment Plan. • You'll pay more over time than under the 10-year Standard Plan.

Revised Pay As You Earn Repayment Plan (REPAYE)	• Direct Subsidized and Unsubsidized Loans • Direct PLUS loans made to students • Direct Consolidation Loans that do not include PLUS loans (Direct or FFEL) made to parents	• Your monthly payments will be 10 percent of *discretionary income*. • Payments are recalculated each year and are based on your updated income and family size. • If you're married, both your and your spouse's income or loan debt will be considered, whether taxes are filed jointly or separately (with limited exceptions). • Any outstanding balance on your loan will be forgiven if you haven't repaid your loan in full after 20 or 25 years.	• Any Direct Loan borrower with an eligible loan type may choose this plan. • Your monthly payment can be more than the 10-year Standard Plan amount. • You may have to pay income tax on any amount that is forgiven. • Good option for those seeking Public Service *Loan Forgiveness* (PSLF).
Pay As You Earn Repayment Plan (PAYE)	• Direct Subsidized and Unsubsidized Loans • Direct PLUS loans made to students • Direct Consolidation Loans that do not include (Direct or FFEL) PLUS loans made to parents	• Your maximum monthly payments will be 10 percent of discretionary income. • Payments are recalculated each year and are based on your updated income and family size. • If you're married, your spouse's income or loan debt will be considered only if you file a joint tax return. • Any outstanding balance on your loan will be forgiven if you haven't repaid your loan in full after 20 years.	• You must be a *new borrower* on or after Oct. 1, 2007, and must have received a *disbursement* of a Direct Loan on or after Oct. 1, 2011. • You must have a high debt relative to your income. • Your monthly payment will never be more than the 10-year Standard Plan amount. • You'll pay more over time than under the 10-year Standard Plan. • You may have to pay income tax on any amount that is forgiven. • Good option for those seeking Public Service Loan Forgiveness (PSLF).

[Income-Based Repayment Plan (IBR)]	• Direct Subsidized and Unsubsidized Loans • Subsidized and Unsubsidized Federal Stafford Loans • all PLUS loans made to students • Consolidation Loans (Direct or FFEL) that do not include Direct or FFEL PLUS loans made to parents	• Your monthly payments will be 10 or 15 percent of discretionary income. • Payments are recalculated each year and are based on your updated income and family size. • If you're married, your spouse's income or loan debt will be considered only if you file a joint tax return. • Any outstanding balance on your loan will be forgiven if you haven't repaid your loan in full after 20 or 25 years. • You may have to pay income tax on any amount that is forgiven.	• You must have a high debt relative to your income. • Your monthly payment will never be more than the 10-year Standard Plan amount. • You'll pay more over time than under the 10-year Standard Plan. • Good option for those seeking Public Service Loan Forgiveness (PSLF).

[Income-Contingent Repayment Plan (ICR)]	• Direct Subsidized and Unsubsidized Loans
	• Direct PLUS Loans made to students
	• Direct Consolidation Loans
		• Your monthly payment will be the lesser of
		  o 20 percent of discretionary income, or
		  o the amount you would pay on a repayment plan with a fixed payment over 12 years, adjusted according to your income.
		• Payments are recalculated each year and are based on your updated income, family size, and the total amount of your Direct Loans.
		• If you're married, your spouse's income or loan debt will be considered only if you file a joint tax return or you choose to repay your Direct Loans jointly with your spouse.
		• Any outstanding balance will be forgiven if you haven't repaid your loan in full after 25 years.
			• Any Direct Loan borrower with an eligible loan type may choose this plan.
			• Your monthly payment can be more than the 10-year Standard Plan amount.
			• You may have to pay income tax on the amount that is forgiven.
			• Good option for those seeking Public Service Loan Forgiveness (PSLF).
			• Parent borrowers can access this plan by consolidating their Parent PLUS Loans into a *Direct Consolidation Loan*.

[Income-Sensitive Repayment Plan]	• Subsidized and Unsubsidized Federal Stafford Loans • FFEL PLUS Loans • FFEL Consolidation Loans	Your monthly payment is based on annual income. Up to 15 years.	• You'll pay more over time than under the 10-year Standard Plan. • The formula for determining the monthly payment amount can vary from *lender* to lender.

TROUBLE MAKING YOUR FEDERAL STUDENT LOAN PAYMENTS?

We can help you get back on track.

WHY ARE YOU HAVING TROUBLE?

I'M CONFUSED

MY PAYMENTS ARE TOO HIGH

??? DON'T KNOW WHO TO PAY ???

CAN'T KEEP TRACK OF ALL MY FEDERAL STUDENT LOANS

180° MY SITUATION HAS CHANGED AND I CAN NO LONGER AFFORD MY PAYMENTS

INCOME DEBT MY INCOME IS LOW COMPARED TO MY DEBT

HERE'S WHAT YOU CAN DO

Look up your loan servicer by logging in to My Federal Student Aid.
StudentAid.gov/login

Option 1: Access all of your federal loan information, including contact info for your loan servicers, in one place at My Federal Student Aid.
StudentAid.gov/login

Option 2: Consider combining your loans into a Direct Consolidation Loan.
StudentAid.gov/consolidation

PLAN 1 PLAN 2

Option 1: Consider switching repayment plans; don't forget to ask about plans based on your income.
StudentAid.gov/plans

Option 2: Consolidating your loans may help; when you consolidate, your repayment period restarts, which could lower your payments.
StudentAid.gov/consolidation

IDR

Apply for an income-driven repayment plan.
StudentAid.gov/idr

LAST RESORT!
If switching repayment plans doesn't help your situation, request a deferment or forbearance to temporarily postpone your payments. StudentAid.gov/deferment-forbearance

Use the Repayment Estimator to find out if you might qualify for a repayment plan with a lower monthly payment. StudentAid.gov/repayment-estimator

NEED HELP FIGURING IT ALL OUT? NO PROBLEM. YOUR LOAN SERVICER CAN HELP YOU MAKE A DECISION THAT BEST FITS YOUR FINANCIAL SITUATION.

For information on loan servicers, including their contact information, visit StudentAid.gov/servicer.
For information on loan repayment, visit StudentAid.gov/repay.

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Income-Driven Repayment Plans for Federal Student Loans

What is an income-driven repayment plan?

An income-driven repayment plan is a repayment plan that sets your monthly student loan payment at an amount that is intended to be affordable based on your income and family size. The U.S. Department of Education offers four income-driven repayment plans: Revised Pay As You Earn Repayment Plan (REPAYE Plan), Pay As You Earn Repayment Plan (PAYE Plan), Income-Based Repayment Plan (IBR Plan), and Income-Contingent Repayment Plan (ICR Plan). Most federal student loans are eligible for at least one income-driven repayment plan.

How are monthly payment amounts determined under income-driven repayment plans?

The chart below shows how payment amounts are determined under each income-driven plan. Depending on your income and family size, you may have no monthly payment at all. You can estimate your payments under these plans using the *Repayment Estimator* at StudentAid.gov/repayment-estimator.

Repayment Plan	Payment Amount
REPAYE Plan	Generally 10 percent of your discretionary income
PAYE Plan	Generally 10 percent of your discretionary income, but never more than the 10-year Standard Repayment Plan amount
IBR Plan	Generally 10 percent of your discretionary income if you are a new borrower on or after July 1, 2014*, but never more than the 10-year Standard Repayment Plan amount Generally 15 percent of your discretionary income if you are not a new borrower on or after July 1, 2014*, but never more than the 10-year Standard Repayment Plan amount
ICR Plan	The lesser of the following: • 20 percent of your discretionary income or • what you would pay on a repayment plan with a fixed payment over the course of 12 years, adjusted according to your income

* For the IBR Plan, you are a new borrower on or after July 1, 2014, if you had no outstanding balance on a William D. Ford Federal Direct Loan (Direct Loan) Program loan or Federal Family Education Loan (FFEL) Program loan when you received a Direct Loan on or after July 1, 2014. (Because no new FFEL Program loans have been made since June 30, 2010, only Direct Loan borrowers may qualify as new borrowers on or after July 1, 2014.)

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Sample Payment Amounts

The tables below provide repayment estimates under the traditional and income-driven repayment plans. These figures are estimates based on an interest rate of 6%, the average Direct Loan interest rate for undergraduate and graduate borrowers. The figures also assume a family size of 1, that you live in the continental U.S., and that your income increases 5% each year. Various factors, including your interest rate, your loan debt, your income, and if and how quickly your income rises, may cause your repayment to differ from the estimates shown in these tables. These figures use the 2015 Poverty Guidelines issued by the U.S. Department of Health and Human Services and Income Percentage Factors issued by the U.S. Department of Education.

Undergraduate Loan Debt* of $30,000 in Direct Unsubsidized Loans and Starting Income of $25,000

Repayment Plan	Initial Payment	Final Payment	Time in Repayment	Total Paid	Loan Forgiveness
Standard	$333	$333	10 years	$39,967	N/A
Graduated	$190	$571	10 years	$42,636	N/A
Extended-Fixed	Ineligible	N/A	N/A	N/A	N/A
Extended-Graduated	Ineligible	N/A	N/A	N/A	N/A
REPAYE	$61	$299	20 years	$38,714	$23,672
PAYE & IBR (new borrowers)	$61	$299	20 years	$38,714	$27,164
IBR (not new borrowers)	$92	$333	21 years, 6 months	$60,441	$0
ICR	$197	$255	19 years, 2 months	$51,838	$0

* Loan debt does not include any consolidation loans.

Combined Undergraduate & Graduate Loan Debt* of $60,000 in Direct Unsubsidized Loans and Starting Income of $40,000

Repayment Plan	Initial Payment	Final Payment	Repayment Period	Total Paid	Loan Forgiveness
Standard	$666	$666	10 years	$79,935	N/A
Graduated	$381	$1,143	10 years	$85,272	N/A
Extended-Fixed	$387	$387	25 years	$115,974	N/A
Extended-Graduated	$300	$582	25 years	$126,173	N/A
REPAYE	$186	$819	24 years, 11 months	$131,061	$0
PAYE & IBR (new borrowers)	$186	$615	20 years	$88,314	$41,008
IBR (not new borrowers)	$279	$666	18 years, 1 month	$107,385	$0
ICR	$471	$586	13 years, 8 months	$89,152	$0

How long will I be in repayment under each plan?

Under all four plans, any remaining loan balance is forgiven if your federal student loans aren't fully repaid at the end of the repayment period. For any income-driven repayment plan, periods of economic hardship deferment and periods of repayment under certain other repayment plans will count toward your total repayment period. Whether you will have a balance left to be forgiven at the end of your repayment period depends on a number of factors, such as how quickly your income rises and how large your income is relative to your debt. Because of these factors, you may fully repay your loan before the end of your repayment period.

Repayment Plan	Repayment Period
REPAYE Plan	20 years if all loans you are repaying under the plan were for undergraduate study 25 years if any loans you are repaying under the plan were for graduate or professional study
PAYE Plan	20 years
IBR Plan	20 years if you are a new borrower on or after July 1, 2014 25 years if you are not a new borrower on or after July 1, 2014
ICR Plan	25 years

Note: If you're paying under an income-driven repayment plan and are eligible for Public Service Loan Forgiveness, you may qualify for forgiveness of any remaining Direct Loan balance after you have made 10 years of qualifying payments.

Visit StudentAid.gov/publicservice to learn more.

Who is eligible for income-driven repayment?

REPAYE Plan

Any borrower with eligible federal student loans may make payments under this plan.

PAYE and IBR Plans

Each of these plans has an eligibility requirement you must meet to qualify for the plan. To qualify, the payment you would be required to make under the PAYE or IBR plan (based on your income and family size) must be less than what you would pay under the Standard Repayment Plan with a 10-year repayment period.

If the amount you would have to pay under the PAYE or IBR plan (based on your income and family size) is more than what you would have to pay under the 10-year Standard Repayment Plan, you wouldn't benefit from having your monthly payment amount based on your income, so you don't qualify. Generally, you'll meet this requirement if your federal student loan debt is higher than your discretionary income or represents a significant portion of your annual income.

In addition to meeting the requirement described above, to qualify for the PAYE Plan you must also be a new borrower as of Oct. 1, 2007, and must have received a disbursement of a Direct Loan on or after Oct. 1, 2011. You're a new borrower if you had no outstanding balance on a Direct Loan or FFEL Program loan when you received a Direct Loan or FFEL Program loan on or after Oct. 1, 2007.

ICR Plan

Any borrower with eligible federal student loans may make payments under this plan

Will I always pay the same amount each month under an income-driven repayment plan?

No. Under all of the income-driven repayment plans, your required monthly payment amount may increase or decrease if your income or family size changes from year to year. Each year you must “recertify” your income and family size. This means that you must provide your loan servicer with updated income and family size information so that your servicer can recalculate your payment. You must do this even if there has been no change in your income or family size.

Your loan servicer will send you a reminder notice when it’s time for you to recertify. To recertify, you must submit another income-driven repayment plan application. On the application, you’ll be asked to select the reason you’re submitting the application. Respond that you are submitting documentation of your income for the annual recalculation of your payment amount.

Although you’re required to recertify your income and family size only once each year, if your income or family size changes significantly before your annual certification date (for example, due to loss of employment), you can submit updated information and ask your servicer to recalculate your payment amount at any time. To do this, submit a new application for an income-driven repayment plan. When asked to select the reason for submitting the application, respond that you are submitting documentation early because you want your servicer to recalculate your payment immediately.

What types of federal student loans are eligible to be repaid under an income-driven repayment plan?

Loan Type	REPAYE Plan	PAYE Plan	IBR Plan	ICR Plan
Direct Subsidized Loans	Eligible	Eligible	Eligible	Eligible
Direct Unsubsidized Loans	Eligible	Eligible	Eligible	Eligible
Direct PLUS Loans made to graduate or professional students	Eligible	Eligible	Eligible	Eligible
Direct PLUS Loans made to parents	Not eligible	Not eligible	Not eligible	Eligible if consolidated*
Direct Consolidation Loans that did not repay any PLUS loans made to parents	Eligible	Eligible	Eligible	Eligible
Direct Consolidation Loans that repaid PLUS loans made to parents	Not eligible	Not eligible	Not eligible	Eligible

Loan Type	REPAYE Plan	PAYE Plan	IBR Plan	ICR Plan
Subsidized Federal Stafford Loans (from the FFEL program)	Eligible if consolidated*	Eligible if consolidated*	Eligible	Eligible if consolidated*
Unsubsidized Federal Stafford Loans (from the FFEL program)	Eligible if consolidated*	Eligible if consolidated*	Eligible	Eligible if consolidated*
FFEL PLUS Loans made to graduate or professional students	Eligible if consolidated*	Eligible if consolidated*	Eligible	Eligible if consolidated*
FFEL PLUS Loans made to parents	Not eligible	Not eligible	Not eligible	Eligible if consolidated*
FFEL Consolidation Loans that did not repay any PLUS loans made to parents	Eligible if consolidated*	Eligible if consolidated*	Eligible	Eligible if consolidated*
FFEL Consolidation Loans that repaid PLUS loans made to parents	Not eligible	Not eligible	Not eligible	Eligible if consolidated*
Federal Perkins Loans	Eligible if consolidated*	Eligible if consolidated*	Eligible if consolidated*	Eligible if consolidated*

*If a loan type is listed as "Eligible if consolidated," this means that if you consolidate that loan type into a Direct Consolidation Loan, you can then repay the consolidation loan under the income-driven plan.

Note that only federal student loans can be repaid under the income-driven plans. Private student loans are not eligible.

Is an income-driven repayment plan right for me?

Income-driven repayment plans usually lower your federal student loan payments. However, whenever you make lower payments or extend your repayment period, you will likely pay more in interest over time—sometimes significantly more. In addition, under current Internal Revenue Service (IRS) rules, you may be required to pay income tax on any amount that's forgiven if you still have a remaining balance at the end of your repayment period.

How do I decide which income-driven repayment plan to choose?

If you've decided that an income-driven repayment plan is right for you, you'll want to choose the plan that provides the most benefit to you based on your individual circumstances. Although all four income-driven plans allow you to make a monthly payment based on your income, the plans differ in terms of who qualifies, how much you have to pay each month, the length of the repayment period, and the types of loans that can be repaid under the plan.

If you have only Direct Loans, you can choose from all four income-driven repayment plans. If you're not sure which plan to choose, you have the option of requesting the income-driven plan that provides the lowest payment amount. Your servicer will determine which plans you qualify for and will then place you on the plan with the lowest monthly payment. If you have FFEL Program loans, your only income-driven repayment plan option is the IBR Plan. However, if you consolidate your FFEL Program loans into a Direct Consolidation Loan, you'll then have access to the REPAYE, PAYE, and ICR plans. Find out more about loan consolidation at StudentAid.gov/consolidation.

How do I apply for an income-driven plan?

Before you apply for an income-driven repayment plan, contact your loan servicer if you have any questions. Your loan servicer will help you decide whether one of these plans is right for you.

To apply, you must submit an application called the Income-Driven Repayment Plan Request. You can submit the application online at StudentLoans.gov or on a paper form, which you can get from your loan servicer. The application allows you to select an income-driven repayment plan by name, or to request that your loan servicer determine what income-driven plan or plans you qualify for, and then place you on the income-driven plan with the lowest monthly payment amount.

When you apply, you'll be asked to provide income information that will be used to determine your eligibility for the PAYE or IBR plans and to calculate your monthly payment amount under all income-driven repayment plans. This may be either your adjusted gross income (AGI) or alternative documentation of income.

Your AGI will be used if

- you filed a federal income tax return in the past two years, and
- your current income isn't significantly different from the income reported on your most recent federal income tax return.

You can provide your AGI in one of the following ways:

- Apply using the online Income-Driven Repayment Plan Request and use the IRS Data Retrieval Tool in the application to transfer income information from your federal income tax return.
- Use the paper Income-Driven Repayment Plan Request and provide a paper copy of your most recently filed federal income tax return or IRS tax return transcript.

If you haven't filed a federal income tax return in the past two years, or if your current income is significantly different from the income reported on your most recent federal income tax return (for example, if you lost your job or have experienced a drop in income), alternative documentation of your income will be used to determine your eligibility and calculate your monthly payment amount. You can provide alternative documentation in one of the following ways:

- If you currently receive taxable income, you must submit a paper Income-Driven Repayment Plan Request with alternative documentation of your income, such as a pay stub.
- If you currently don't have any income or if you receive only untaxed income, you can indicate that on the online or paper application. In this case, you're not required to supply further documentation of your income.

Postponing Repayment

Postponing repayment can be a very helpful way to put your student loans on hold for a while. There may be times when even an affordable repayment plan is too much for you. You may be temporarily unemployed or unable to deal with your student loan payments for other reasons, such as active duty military service.The good news is that you can suspend your payments, at least for a while, in limited circumstances.

The bad news is that in many cases, your interest will continue to accrue when you postpone payments and will be added to your principal when you begin repaying again. This is a common way that loan amounts can grow to unmanageable levels. Borrowers who need deferments and forbearances may be less likely able to pay back an even larger loan, and find themselves worse off at the end of a break in repayment than before. Be sure you know the consequences of postponing repayment, and if you have unsubsidized loans, try to start paying them back as soon as possible to limit interest capitalization.

The first category of suspensions, grace periods, automatically come with most loan programs. Lenders will give you a break so that you don't have to start repaying right after graduation or withdrawal from a school.

The second category, deferments, are available if you meet certain conditions, such as unemployment or economic hardship, and only if you are not yet in default on your loans. You will not be charged interest on subsidized loans during a deferment period. Deferments are available only if you are not in default on your loans.

Forbearances also allow you to suspend payments and should be available even if you are in default, but you will be charged interest during forbearance.

Grace Periods

You usually do not have to start repaying your loans right away. This “waiting period” after graduation and before repayment begins is known as a “grace period.”

Grace periods can be extended for up to three years (in addition to the standard six months) if a borrower is serving on active duty in the Armed Forces. Repayment begins after the grace period is over. You can only use the grace period once per loan, so if you go back to school after your grace period ends, that loan will not be eligible for a second grace period upon graduation from the subsequent program. New loans will be eligible for a grace period. See the programs for military section of this site for information about other options for military service members and certain civilians affected by war or national emergencies.

Be advised that you lose any remaining grace period if you consolidate your loans. Also be advised that there is not a second grace period if you already used up your original one. For example, if you have an in-school deferment on a loan that entered repayment at an earlier date (before you returned to school) and you graduate, drop below half-time enrollment or withdraw, you will be required to begin making payments right away on the loan because the original six month grace period was already used up.

Stafford Loans

You have six months to begin repayment on Stafford loans after graduation, or after you leave school or drop below half-time enrollment. Older Stafford Loans may have a longer grace period. You can also request a shorter grace period if you want to start repaying sooner, and avoid unnecessary interest capitalization. “Capitalization” is when interest that accrued during the grace period or other deferment is added to the loan principal when repayment begins.

Interest will not accrue while you are in school, and during the grace period for subsidized Stafford loans. The government pays the interest on these loans. This is not the case for unsubsidized loans. If you have unsubsidized loans, you may either pay the interest during the in-school deferment and grace periods, or the interest will be capitalized when repayment begins. Be advised that this grace period “interest subsidy” was eliminated for Direct subsidized loans made on or after July 1, 2012 and before July 1, 2014.

For loans made for periods of enrollment beginning on or after July 1, 2012, graduate and professional students will no longer be eligible to receive subsidized loans. Loans made prior to this date are not affected by this change.

PLUS Loans

There is no grace period for PLUS loans. Repayment on PLUS Loans generally must begin within sixty days after the final loan disbursement for the period of enrollment for which the loan was borrowed. However, deferments are available for PLUS loans disbursed on or after July 1, 2008. These graduate and professional student PLUS borrowers may defer repayment during the six months after they leave school. The additional six months will automatically be applied when the graduate PLUS borrower requests an in-school deferment.

A parent borrower with loans disbursed on or after July 1, 2008 may defer repayment while the student on whose behalf the loan was taken out is in school. Parent PLUS borrowers may also defer repayment for six months after the student on whose behalf the loan was borrowed is no longer in school or if the parent is also a student, six months after the day that the parent is no longer in school. Parent PLUS borrowers must apply for this deferment.

Because PLUS loans are unsubsidized, interest will accrue during the deferment period.

Perkins Loans

The grace period for Perkins loans is nine months. Perkins loan borrowers attending less than half-time should check with their financial aid administrators to determine their grace periods. Perkins borrowers should not be charged interest during the grace period.

Private Loans

Private loans may also have grace periods. These are sometimes called “interim periods”. You should read your loan agreement carefully and ask your lender about when repayment begins. Interest will generally accrue while you are in the grace period. Once you enter repayment, the accrued interest will usually be capitalized, meaning that it will be added to your principal balance. You can also choose to pay the interest during the grace period and avoid capitalization.

Deferments

Student loan deferments allow you to postpone paying back your loans in certain circumstances. This is an extremely important strategy, particularly since interest does not accrue for subsidized loans during deferment periods. Interest does accrue on unsubsidized loans. This calculator will give you an estimate of the amount of interest that will accrue on your federal loans during a specific deferment period and how much the new loan balance will be at the end of the deferment. If you can afford it, you should consider paying the interest while you are in a deferment period.

You are eligible for student loan deferments only if you have not yet defaulted on your loans.

Deferment options for federal loans vary depending on the type of loan and date the loan was incurred. You can get the following deferments for most loans:

- In-school deferments for at least half-time study;
- Graduate fellowship deferments;
- Rehabilitation training program deferment;
- Unemployment deferment not to exceed three years;
- Economic hardship deferment, granted one year at a time for a maximum of three years; and
- Military deferment.

There are a number of other deferments available in the Perkins program only, including:

- Full-time service for law enforcement and correction officers, and
- Volunteer service such as the Peace Corps.

You can request a deferment form from your loan servicer. Selected forms are also available here. You should contact your guaranty agency or school if you have a different type of loan. You should continue paying while your application is pending.

The deferment options above are for federal government loans. Many private lenders also offer deferments. These vary by program. Read your loan agreement carefully or ask your lender about options that may be available for your private loan.

Economic Hardship Deferment

Economic Hardship Deferment Self-Help Packet (English and Spanish)

The economic hardship deferment is granted one year at a time for a maximum of three years.

The first three qualification categories are “automatic” as long as you can provide supporting documentation. These three categories are:

1. Previous qualification for economic hardship deferment under another federal loan program.

2. Receipt of federal or state public assistance benefits. This includes payments under a federal or state public assistance program such as TANF, SSI, Food Stamps, or state general public assistance.
3. You qualify if you are serving as a Peace Corps volunteer.

You can also qualify based on your income you are working full-time or your monthly income does not exceed the larger of A) The federal minimum wage rate or B) 150% of the poverty lineincome for your family size and state. (In 2015, the poverty line for a family of two living in the 48 contiguous states is $15,930).

Prior to July 1, 2009, there were two other income-based eligibility categories.

You can calculate your eligibility for economic hardship at Finaid.org's Economic Hardship Calculator. Borrowers should use this form (or Spanish version) when applying for an economic hardship deferment.

Unemployment Deferment

There are two ways to qualify for an unemployment deferment. The simpler way is to provide proof of eligibility to receive unemployment benefits. The other way is to show that you are diligently searching for full-time employment (defined as employment of at least thirty hours per week and expected to last at least three months). This second category requires you to certify that you are diligently seeking but unable to find full-time employment and in most cases that you are registered with a public or private employment agency. You may qualify under thie second category whether or not you have been previously employed.

If you apply under the seeking full-time employment category, the initial deferment can be granted for a period that begins up to six months before the loan holder receives your request and can be granted for up to six months after that date. If you get the deferment based on your search for full-time employment and you want to extend it beyond the initial period, you must certify that you have made at least six diligent attempts during the preceding six month period to secure full-time employment.

Each unemployment deferment may last for up to six months. You must reapply to extend the deferment. If you are applying under the seeking full-time employment category, you must certify that you have made at least six diligent attempts to obtain full-time employment in the last six months. This deferment cannot be granted for a total of more than three years.

Borrowers should use this form (or Spanish version) when applying for an unemployment deferment.

Military Service Deferment

This deferment is available in all three loan programs, FFEL, Direct and Perkins. It is available to military service members on active duty during a war, other military operation or national emergency, members of the National Guard called to active duty during a war, military operation or national emergency and reserve or retired members of the Armed Forces called to active duty during a war, military operation or national emergency.

This deferment may be granted based on a request from the borrower or the borrower's representative.

There is no time limit on the military deferment. (The previous three year time limit was eliminated in 2007). The eligibility period ends 180 days after the borrower is demobilized from active duty service. There is a form that borrowers (or their representatives) should use when applying for this deferment.

Some borrowers called to active duty will not be eligible for military deferments. To help cover this gap, there is a mandatory forbearance available to National Guard members who qualify for the post-active duty deferment (see below), but do not qualify for a military or other deferment.

Active Duty Student Deferment

This deferment should really be called “Post-Active Duty Deferment” because it is for borrowers who are enrolled in school when they are called to active duty and plan to re-enroll after they have completed their service.

This deferment is available in all three loan programs, FFEL, Direct and Perkins. Eligible borrowers include members of the National Guard and reserve or retired members of the Armed Forces called to active duty at the time, or within six months prior to the time, that they were enrolled in school. These borrowers may receive deferments for up to 13 months following completion of active duty military service and any applicable grace period. The period expires at the earlier of a borrower’s re-enrollment in school or the end of the 13 month period.

Similar to the military service deferment the borrower must be on active duty to qualify for this deferment. Unlike the military service deferment, activation during a war or other military operation or national emergency is not required.

See the programs for military section for information about other options for military service members and certain civilians affected by war or national emergencies.

Forbearance

Forbearance allows you to temporarily postpone payments and can be helpful especially if your financial distress is not likely to last long. Unlike deferments, forbearances should be available if you are already in default. (Note: The Department of Education does not agree with this interpretation of the forebearance rules. They say it is not available after default).

Forbearance is generally not as helpful as a deferment because interest continues to accrue while the loan payments are postponed. Be careful: The loan balance can increase very quickly! Beware of servicers that insist that forbearance is the best option for you.

If you are delinquent but not yet in default, you can use this tool to delay going into default. The nine month period before a delinquency is transformed to a default does not include periods of time when payments are subject to forbearance.

These agreements may be made orally or in writing. If you make an agreement orally, the lender must send you a written confirmation.

The FFEL regulations make a distinction between discretionary and mandatory forbearances. The Direct Loan program does not make this distinction.

Poor Health

Both the FFEL and Direct Loan regulations provide for forbearances if you are in poor health or have other personal problems that affect your ability to make the scheduled payments. These are discretionary under FFEL regulations. If approved, forbearance is granted up to a year at a time, but there are no limits to the number of years.

Administrative Forbearances

Both FFEL and Direct Loan regulations provide for administrative forbearances for various reasons such as while the lender is resolving a change in loan status or pending the resolution of a discharge application. With a few limited exceptions such as local or national emergencies, the FFEL administrative forbearances are discretionary.

Mandatory Forbearances

The term "mandatory" refers to the lender's obligation to grant you a forbearance, not your obligation to request one. Most relevant for low-income borrowers are mandatory administrative forbearances for up to five years in cases where the borrower will not be able to repay the loan within the maximum repayment term. Since interest is charged and capitalized on all loans during periods of forbearance, this can be an expensive option. If your income is insufficient to make payments, look into an income driven repayment plan first.

In addition, FFEL and Direct Loan forbearances are mandatory in increments up to one year for periods that collectively do not exceed three years, if the amount of your monthly student loan payments collectively is equal to or greater than twenty percent of your total monthly income. Since interest accrues during this time, you should consider whether or not you will be able to afford increased payments once you resume repayment. You are required to submit documentation of income and other relevant information.

Forbearances are also mandatory for teachers who are performing teaching service that would qualify them for teacher loan forgiveness.

The Department may also issue special guidance in disaster situations such as after the September 11 terrorist attacks or after natural disasters.

See the programs for military section for information about other options for military service members and certain civilians affected by war or national emergencies.

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Should I Consolidate or Rehabilitate My Federal Student Loan?

<table>
<tr><th>Consolidation</th><th>Rehabilitation</th></tr>
<tr><td>Consolidates previous loan(s) into one new loan.</td><td>You must rehabilitate each individual loan. After the rehabilitation process is over, you still have the same loan, but it is now current.</td></tr>
<tr><td>Allows you to get out of default quickly without making any preliminary payments.</td><td>Requires nine payments in a ten month period to get out of default.</td></tr>
<tr><td>No resale requirement.</td><td>For federally guaranteed loans, the rehabilitation process is not complete until the loan is sold.</td></tr>
<tr><td>No need to negotiate “reasonable and affordable” payments with collectors.</td><td>You may have to negotiate “reasonable and affordable” payments with collectors to get out of default. Collectors may try to pressure you into paying higher amounts than what is “reasonable and affordable”.
This should be much easier for borrowers as of July 1, 2014 because collectors are now required to start by using the 15% IBR formula to determine reasonable and affordable payments.</td></tr>
<tr><td colspan="2">One time deal. With either of these options, you only get <u>1 chance</u> to get out of default.</td></tr>
<tr><td>Fees of up to 18.5% may be added to the balance.</td><td>Fees of up to 16% may be added to the balance.</td></tr>
<tr><td colspan="2">Collectors cannot come after you once the consolidation or rehabilitation process is complete, as long as you stay current.</td></tr>
<tr><td colspan="2">Allows you to have access to flexible repayment plans which calculate your payment based on your income. If you stay current with your payments, any remaining balance on the loans will be forgiven after a certain period of time (20 or 25 years depending on the program).</td></tr>
<tr><td>Slightly worse for your credit report because the notation indicating that you were in default will remain on your credit report for 7 years.</td><td>Slightly better for your credit report because the notation indicating that you were in default will be erased. Other negative information remains.</td></tr>
<tr><td>You might lose some legal rights and defenses.</td><td>You retain your prior legal rights and defenses.</td></tr>
</table>

Repayment Calculator - Estimate your monthly payments:
https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action

For more information about student loan consolidation, rehabilitation, and repayment, visit:
http://www.studentloanborrowerassistance.org.

Boston Headquarters: 7 Winthrop Square, Boston, MA 02110-1245 Phone: 617/542-8010; Fax: 617/542-8028
www.NCLC.org
Washington Office: 1001 Connecticut Ave, NW, Suite 510, Washington, DC 20036-5528 Phone: 202/452-6265; Fax: 202/463-9462