



REPAYMENT ASSISTANCE PLAN (RAP)

On July 4, 2025, a new income-driven repayment plan, called the Repayment Assistance Plan (RAP), was created. It should be available to Direct Loan borrowers by July 1, 2026.

For many borrowers, RAP will be more expensive than previous income-driven repayment plans like PAYE and SAVE (previously REPAYE). Parent PLUS Loans and Consolidation Loans that included any Parent PLUS Loans are not eligible for RAP. This includes “double consolidated” Parent PLUS Loans (i.e., Consolidation Loans that included Consolidation Loans that included any Parent PLUS Loans).

For borrowers who take out loans after June 30, 2026, including borrowers who receive disbursements on consolidation loans, RAP will be the only income-driven repayment plan that will be available to them. After 30 years of repayment on RAP, borrowers will be eligible for loan cancellation. Borrowers who make their full monthly payment on RAP will have any interest not covered by their monthly payment waived for that given month.

RAP calculates borrowers’ monthly payments based on a percentage of borrowers’ adjusted gross income (AGI). Higher income earners will pay up to 10% of their AGI with lower income borrowers paying a lower percentage. Borrowers’ will be able to subtract \$50 per month for each dependent, but the lowest anyone’s payment can ever be is \$10. The table below shows the percentage of income used to calculate your payment based on your income range.

Income Range (Adjusted Gross Income)	Percent of Income Used in Calculation
\$10,000 - \$20,000	1%
\$20,000 - \$30,000	2%
\$30,000 - \$40,000	3%
\$40,000 - \$50,000	4%
\$50,000 - \$60,000	5%
\$60,000 - \$70,000	6%
\$70,000 - \$80,000	7%
\$80,000 - \$90,000	8%
\$90,000 - \$100,000	9%
>\$100,000	10%

Use the table below to estimate your monthly payment based of your AGI and number of dependents.

Adjusted Gross Income	Number of Dependents			
	0	1	2	3
\$10,000	\$10	\$10	\$10	\$10
\$20,000	\$17	\$10	\$10	\$10
\$30,000	\$50	\$10	\$10	\$10
\$40,000	\$100	\$50	\$10	\$10
\$50,000	\$167	\$117	\$67	\$17
\$60,000	\$250	\$200	\$150	\$100
\$70,000	\$350	\$300	\$250	\$200
\$80,000	\$467	\$417	\$368	\$317
\$90,000	\$600	\$550	\$500	\$450
\$100,000	\$750	\$700	\$650	\$600
\$120,000	\$1,000	\$950	\$900	\$850



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1-800-455-2456

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