



Student Loan & Income Questionnaire

Please complete the items below as best you can. Accurate numbers are great, but **estimates are perfectly fine**—just leave any box blank if you’re unsure and we’ll fill it in together.

A. Borrower Information

(For the primary borrower)

Question	Why we need it	Your Answer
Current tax-filing status (Single / MFJ / MFS / HOH)	Determines which income counts in your IDR payment and future tax liability.	<hr/>
Current repayment plan (e.g., SAVE, PAYE, IBR, Standard)	Each plan has different payment caps, interest subsidies, and forgiveness timelines.	<hr/>
Current principal balance (\$)	Baseline loan amount for projection. Find it on your loan servicer dashboard.	<hr/>
Average annual interest rate (%)	Needed to model future interest accrual. A weighted average is fine.	<hr/>
Current accrued (unpaid) interest (\$)	Helps identify capitalization risk and payoff scenarios.	<hr/>
IDR credit months earned	# of qualifying months toward the 20- or 25-year forgiveness clock.	<hr/>
Date first entered repayment (MM/YYYY)	Confirms your potential forgiveness window.	<hr/>
Year first borrowed federal loans	Relevant for plan eligibility rules (e.g., PAYE, IBR-Old).	<hr/>

B. Assumption Inputs for “What-If” Analysis

Question	Why we need it	Your Answer
Estimated refinance rate (%)	Rate you believe you could secure if you refinanced privately.	<hr/>
Time value of money (%)	Long-term annual return you expect on invested savings (helpful for comparing strategies).	<hr/>
Estimated effective tax rate at forgiveness (%)	Used to model the one-time tax bill on forgiven debt (if applicable).	<hr/>



C. Income & Household Details

Question	Why we need it	Your Answer
Last reported Adjusted Gross Income (AGI) – Line 11 on Form 1040 (\$)	IDR payments are a % of AGI.	_____
Your current annual gross income (\$)	Used to project future AGI growth if different from last tax return.	_____
Spouse's current annual gross income (\$)	Same purpose as Item 16.	_____
Expected AGI annual growth rate (%)	Best-guess % increase in household income each year.	_____
Family size (you + spouse + dependents)	Affects the poverty guideline portion of IDR payments.	_____
Dependents under age 17	Needed for RAP Plan & cash-flow projections.	_____

D. Spouse Information

(Skip this section if you have no spouse OR your spouse has no federal student loans.)

Spouse's current principal balance (\$)	Same as Item 3, for spouse's loans.	_____
Spouses Current repayment plan (e.g., SAVE, PAYE, IBR, Standard)	Each plan has different payment caps, interest subsidies, and forgiveness timelines.	_____
Spouse's average annual interest rate (%)	Needed for blended household projections.	_____
Spouse's current accrued interest (\$)	See Item 5 explanation.	_____
Spouse's IDR credit months earned	Counts toward spouse's forgiveness timeline.	_____
Date spouse first entered repayment (MM/YYYY)	Helps align household timelines.	_____
Year spouse first borrowed federal loans	Determines any grandfathered plan eligibility.	_____

Notes & Tips

- **Where to find balances & rates:** Log into your loan servicer (e.g., Nelnet, MOHELA, Aidvantage) and download the most recent statement or look at the loan details page. You may also need to log into studentaid.gov where you can see a complete loan history, including the loans that have been paid off or consolidated.
- **How to count IDR credit months:** Check your servicer's IDR Tracking page or the Department of Education's recent account adjustment notice. If you're not sure, leave it blank. We can make a guess based on when you graduated
- **Estimates are OK!** Anything is better than nothing—just flag guesses with a ~ so we know to verify later.

Please save your answers and send the completed questionnaire at least **48 hours** before our meeting so I can tailor recommendations to your situation.