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graph TD
    Q1[Is your loan in default?] -- No --> A1[Sorry, you are not eligible for IDR Plans until any default is resolved.]
    Q1 -- Yes --> Q2[Is your loan a Direct Consolidation Loan?]
    Q2 -- Yes --> Q3[Did your loan repay a Direct Parent PLUS Loan?]
    Q2 -- No --> Q4[Is your loan a Direct Loan or a Direct Grad PLUS Loan?]
    Q3 -- Yes --> A2[You are eligible for ICR. Your monthly payment is set at 20% of your discretionary income, paid over a 25-year term (capped by secondary formula).]
    Q3 -- No --> Q4
    Q4 -- Yes --> A3[You are eligible for ICR. Your monthly payment is set at 20% of your discretionary income, paid over a 25-year term (capped by secondary formula).]
    Q4 -- No --> Q5[Is your loan a Perkins Loan?]
    Q5 -- Yes --> A4[Sorry, you are not eligible for IDR Plans, but you might qualify for cancellation. Explore this option before consolidating.]
    Q5 -- No --> Q6[Is your loan an FFEL Loan (not previously mentioned)?]
    Q6 -- No --> A5[Sorry, you are likely not eligible for IDR Plans.]
    Q6 -- Yes --> A6[You are eligible for IBR with the following terms: Your monthly payment is set at 15% of your discretionary income (capped at the 10-Year Standard Plan amount), paid over a 25-year term.]
    A4 --> Q7[If you consolidate into a Direct Consolidation Loan, you may become eligible for other IDR Plans.]
    A5 --> Q7
    A6 --> Q7
    Q7 --> A7[You are eligible for IBR with the following terms: Your monthly payment is set at 10% of your discretionary income (capped at the 10-Year Standard Plan amount), paid over a 20-year term.]
    A7 --> Q8[Were you a new borrower and did you receive your loan on or after 7/1/2014?]
    Q8 -- Yes --> A8[You are eligible for PAYE. Your monthly payment is set at 10% of your discretionary income (capped at the 10-Year Standard Plan amount), paid over a 20-year term.]
    Q8 -- No --> Q9[Did you have a zero balance on 10/1/2007, and did you receive a disbursement or consolidate after 9/30/2011?]
    Q9 -- Yes --> A8
    Q9 -- No --> Q10[Do you have a partial financial hardship (i.e. is your payment under the 10-Year Standard Plan higher than IBR and PAYE)?]
    Q10 -- No --> A9[No additional options.]
    Q10 -- Yes --> Q9
  
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The flowchart determines IDR Plan eligibility based on loan type and repayment history. It starts with a default check. If not in default, it checks for Direct Consolidation, Direct Loan, or Direct Grad PLUS status. If a Direct Consolidation Loan, it checks if it repaid a Direct Parent PLUS Loan. If a Direct Loan or Direct Grad PLUS Loan, it checks if it's a Perkins Loan. If a Perkins Loan, it checks if it's an FFEL Loan. If an FFEL Loan, it checks if it's a new borrower. If a new borrower, it checks if the loan was received on or after 7/1/2014. If not a new borrower, it checks if there was a zero balance on 10/1/2007 and a disbursement or consolidation after 9/30/2011. If not, it checks for a partial financial hardship. If none of these conditions are met, the borrower is not eligible for IDR Plans.