

A few weeks ago, the IRS quietly removed access to its **IRS Data Retrieval Tool (DRT)** that students and student loan borrowers use to apply for federal aid and lower payment options. The DRT is used by millions of students each year to make filling out the FAFSA easier and less error prone by allowing them to automatically import their tax information into the application. Federal student loan borrowers use it to apply for or renew their income driven repayment plans in much the same way. Here are some FAQ's to help you understand how to manage these tasks while the DRT remains unavailable.

**Why was the DRT shut off? How long will it be unavailable?**

According to the IRS and the Department of Education (ED), the DRT was shut down as “a precautionary step following concerns that information from the tool could potentially be misused by identity thieves.” There is no word when the tool will again be available or what exactly prompted this action. The tool is expected to be down for at least several weeks.

**Should I worry about ID theft if I've used this tool in the past?**

The IRS statement claims that the issue is fairly isolated and that most people using the tool were not at risk. If you want to be sure, request a free copy of your credit report from the three major credit bureaus to check for unusual activity. You can also put a credit freeze in place to ensure that no new credit instruments can be opened without your express permission.

**What are the implications of the DRT being unavailable to students filing their FAFSA?**

Students filing their FAFSA without the use of the DRT will be forced to supply their tax information on their own. While you can still file your FAFSA online, it's recommended actually, you'll have to enter your tax information by hand on the online form. If you have questions, you can find most of the answers [here](#). If you don't have a copy of your tax return handy, you can request one from the IRS at [www.irs.gov/individuals/get-transcript](http://www.irs.gov/individuals/get-transcript). Note you will need a mobile phone to verify your identity to use this option.

**Should I just wait until the DRT is back up?**

Probably not. Many financial deadlines, especially state aid deadlines, are fast approaching. As we have no estimate as to the return of the DRT, and considering that the process students must use can take a little longer, it's best to submit your FAFSA as soon as possible.

**How do I submit my income driven repayment plan application or renewal application without the DRT?**

You can still apply online through your loan servicer and upload a copy of your tax return or alternative income documentation. If you don't have a copy of your tax return, you can obtain one from [www.irs.gov/individuals/get-transcript](http://www.irs.gov/individuals/get-transcript).

If you have any additional questions about filing these applications without the DRT, you can reach out to us at [justask@saltmoney.org](mailto:justask@saltmoney.org).