SAVE Plan Timeline 2026–2028: Switch Your Repayment Plan

Federal student loan dates for borrowers leaving the SAVE Plan

ICR and PAYE end (no later than) Sat., July 1



DATE	DAYS BEFORE ICR AND PAYE END (NO LATER THAN)	WHAT HAPPENS	WHO IT AFFECTS	DONE
Tue., Mar. 10	**844**	Federal court blocks SAVE and parts of other income-driven repayment plans	Borrowers whose loans went into forbearance under SAVE	☐
Wed., July 1	**731**	RAP and the Tiered Standard Plan launch; servicers begin sending 90-day notices	The 7.5 million borrowers who enrolled in the SAVE Plan	☐

Not yet confirmed

The date notices stop and a final transition deadline: the Department had not published a single nationwide end date as of Nov. 6, 2026; each servicer sets its own 90-day deadline

My notes

Source: U.S. Department of Education; Federal Student Aid. Read Nov. 6, 2026. Your servicer's notice gives your own 90-day deadline; check StudentAid.gov.