

#	Subject	Summary of Change to Common Manual	Type of Update	Effective Date
1282	Income-Based Repayment – Married Borrowers Filing Jointly  <i>This policy proposal originally appeared in Batch 191</i>	<b>10.8.D Income-Based Repayment Schedule</b>  Provides clarification for the PFH eligibility calculation and PFH payment amount calculation under IBR for married borrowers who file federal income taxes jointly. Also provides some unique requirements for married borrowers who file separately and live in a community property state.	Federal	Income-based repayment (IBR) plan requests or renewals processed by the lender on or after July 1, 2010.

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