<table>
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<tr>
<th>#</th>
<th>Subject</th>
<th>Summary of Change to Common Manual</th>
<th>Type of Update</th>
<th>Effective Date</th>
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| 1283 | Common Income-Based Repayment Plan Request Form                          | 2.3.C Common Forms  
10.8.D Income-Based Repayment Schedule  
 Adds information regarding distribution of the Department’s common form (published December 19, 2012) for borrowers to request the income-based repayment plan. | Federal        | Distribution of the Department’s Income-Based (IBR) /Pay As You Earn / Income-Contingent (ICR) Repayment Plan Request form to a borrower on and after April 1, 2013, unless implemented no earlier than December 19, 2012. |
| 1284 | Income-Based Repayment Plan                                              | 10.8.D Income-Based Repayment Schedule  
10.10.A Permitted Capitalization  
 Adds information to align with the income-based repayment plan final regulations published in the Federal Register on November 1, 2012. Provides individual lender flexibility regarding what type of income documentation a borrower must provide in order to determine whether the borrower has a partial financial hardship. Also outlines various notifications that a lender must send to a borrower under the income-based repayment plan provisions. | Federal        | For repayment of all IBR-eligible loans based upon income-based repayment plan requests on or after July 1, 2013.  
For income-based repayment plan income documentation and required notifications, July 1, 2013, unless implemented by the lender no earlier than November 1, 2012. |
| 1285 | Loan Forgiveness under the Income-Based Repayment Plan                   | 13.9.D Loan Forgiveness under the Income-Based Repayment Schedule  
 Adds information pertinent to loan forgiveness and the requirement to notify borrowers under the income-based repayment plan provisions published by the Department on November 1, 2012. | Federal        | For clarifications on qualifying payments, July 1, 2009.  
For income-based repayment loan forgiveness notifications, notifications provided by the lender on or after July 1, 2013. |