



Unified Student Loan Policy

Policy Changes Approved

Batch 231: Proposals 1345 & 1346

The nation's guarantors provide the following summaries to inform schools, lenders, and servicers of the latest *Common Manual* policy changes. Please carefully note the effective date of each policy change.

Income Based Repayment (IBR)

Income-Based Repayment – Definition of Family Size

The Manual is being revised to revert back to the prior regulatory definition of family size that includes the borrower's spouse in the family size for married borrowers regardless of tax filing status, and not only for married borrowers who file a joint tax return. The revision is needed due to changes made by ED on the Income Driven Repayment (IDR) Plan Request form that was issued through Notice in the *Federal Register* published on April 8, 2025 (90 FR 15141) for emergency clearance, and was confirmed by ED through private guidance to the FFELP community.

Affected Section(s): 10.8.D Income-Based Repayment Schedule

Effective Date: IBR requests received on or after March 28, 2025

Basis: Correction declaration of James Bergeron, Acting Secretary of Education, filed on April 15, 2025, in the U.S. District Court for the District of Columbia.

Revised Income Driven Repayment Plan Request form published in the *Federal Register* dated April 8, 2025 (90 FR 15141) for emergency clearance.

ED private guidance dated May 5, 2025, directing FFELP lenders and servicers to revert back to prior definition.

Policy Information: 1345/231

Guarantor Comments: None.

Servicemembers Civil Relief Act (SCRA) Interest Rate

Servicemembers Civil Relief Act (SCRA) Benefits for Consolidation Loans

The Manual is being updated to clarify that a Consolidation loan is eligible for SCRA benefits as long as the borrower applied for the Consolidation loan before starting active duty military service. The prior policy stipulated that the Consolidation loan had to have been disbursed (or made) prior the eligible borrower entered qualifying military service.

Affected Section(s): 15.3.D

Effective Date: SCRA benefits granted on Federal Consolidation loans on or after August 14, 2008

Basis: Dear Colleague Letter (DCL) GEN-14-16

Policy Information: 1346/231

Guarantor Comments: None.