Common Manual Policy Proposal Batch 231 Transmittal

June 30, 2025

#	Subject	Summary of Change to Common Manual	Type of Update	Effective Date
1345	Income Based Repayment (IBR)	Revised policy reverts back to the prior policy that includes the borrower's spouse in the family size for married borrowers regardless of tax filing status.	Federal	March 28, 2025
1346	Servicemembers Civil Relief Act (SCRA) Interest Rate	Revised policy clarifies that a Federal Consolidation loan is eligible for SCRA benefits as long as the borrower applied for the loan before starting active duty military service.	Federal	August 14, 2008

Batch 231 (Common bulletin Language)