

Income Based Repayment Plan Implementation Guide Overview and Q&As

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Developed by the Team FFELP IBR Workgroup

This Guide was developed in order to provide the FFELP community with a resource for implementing the new Income Base Repayment (IBR) plan authorized by the College Cost Reduction and Access Act. As new and known issues are resolved, this document will be updated.

The Team FFELP IBR Workgroup was formed in September 2008 and consists of members of the Student Loan Servicing Alliance (SLSA) and the National Council of Higher Education Loan Programs (NCHELP). The represented organizations are:

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| Access Group | Nelnet |
| ACS, Inc. | New Mexico Student Loans |
| AES/PHEAA | NTHEA |
| ALL Student Loan | PPSLC |
| Chase | Sallie Mae |
| Citi | SLSA |
| College Foundation | Student Assistance Foundation |
| Edfinancial Services | Student Loan of North Dakota |
| Graduate Leverage | TGSLC |
| Great Lakes | UHEAA |
| Iowa Student Loans | USA Funds |
| KHESLC | Wells Fargo |
| MOHELA | Western States Learning Corp |
| NCHELP | XLS |