

# **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:

Access Group  
ACS, Inc.  
AES/PHEAA  
ALL Student Loan  
Chase  
Citi  
College Foundation  
Edfinancial Services  
Graduate Leverage  
Great Lakes  
Iowa Student Loans  
KHESLC  
MOHELA  
NCHELP

Nelnet  
New Mexico Student Loans  
NTHEA  
PPSLC  
Sallie Mae  
SLSA  
Student Assistance Foundation  
Student Loan of North Dakota  
TGSLC  
UHEAA  
USA Funds  
Wells Fargo  
Western States Learning Corp  
XLS