

## Married Borrowers and Repayment

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### Time-Driven versus Income-Driven Repayment (IDR) Plans

- Time Driven: Standard 10-year and Extended 25-year (level or graduated versions)
  - **Marital and tax filing status have nothing to do with payment calculation**
- Income Driven: PAYE and SAVE (formerly REPAYE)
  - Spousal income counted under both plans when filing jointly
  - Spousal income not counted under with either plan when filing separately

### Calculators for Married Borrowers

- Use Loan Simulator at [StudentAid.gov/loan-simulator](https://studentaid.gov/loan-simulator) to estimate impact of spousal income on payments with income plans whether filing jointly or separately
  - *Do not use for total repayment and forgiveness estimates (including PSLF) with income plans if you are doing an internship or residency, as this calculator does not accommodate salary differences from training to practice*
  - *Look only at the FIRST payment referenced in the payment range of PAYE and SAVE to see impact of including spousal income and spousal federal debt (be sure to add spousal federal debt in the designated area when needed)*
- Use AAMC Medloans Organizer and Calculator at [www.AAMC.org/MLOC](https://www.aamc.org/MLOC) for total repayment and forgiveness estimates (including PSLF) with income plans, as MLOC is designed specifically for medical school graduates (and others doing internship and residency programs) and accommodates salary differences from training to practice
  - MLOC also allows for repayment estimates when spouse does and does not have federal student loan debt
  - There is a small nominal cost for non-allopathic and non-osteopathic students and graduates

### Community Property States

- States where money earned by either spouse while married and all property bought with those earnings is considered equally owned by each spouse
- Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, Wisconsin
- Spousal income (at least half) likely to show on borrower's federal return even if filing separately
- Married borrowers filing separately in order to exclude spousal income from payment calculation with either PAYE or SAVE should contact loan servicer about submitting "alternative documentation of income" or "self-certification" letter detailing how much of income on federal return belongs to spouse

### Married Borrowers and Refinancing

- Spousal *federal* student loan debt factored into payment calculation for married borrowers who use an income plan that includes spousal income
- Spousal *private* student loan debt *not* factored into payment calculation for married borrowers who use an income plan that includes spousal income

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