

## Quick Reference Guide for Married Borrowers

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

- Time Driven (Standard 10, Extended 25, graduated versions)
  - **Marital and tax filing status have nothing to do with payment calculation**
- Income Driven (PAYE and REPAYE)
  - Spousal income counted under all plans when filing jointly
  - Spousal income always counted with REPAYE
  - Spousal income not counted with PAYE 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 and DPM students should NOT use for total repayment and forgiveness estimates (including PSLF) with income plans, as this calculator does not accommodate salary differences from training to practice**
- DO students, 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 accommodates salary differences from training to practice
  - MLOC also allows for repayment estimates when spouse does and does not have federal student loan debt
  - Other students, including DPM, can use MLOC for a small negligible fee

### 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 and using PAYE to exclude spousal income from payment calculation should contact loan servicer about submitting "alternative documentation of income" or "self-certification" letter detailing how much of income on return belongs to spouse
  - Reference Federal Register, November 1, 2012, Volume 77, No. 212, page 66112, where Department of Education notifies loan servicers that they may exclude spousal income in these cases in order to not penalize married borrowers living in community property states who need to exclude spousal income from their payment calculation

### 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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