#	Subject	Summary of Change to Common Manual	Type of Update	Effective Date
1283	Common Income-Based Repayment Plan Request Form	**2.3.C Common Forms** **10.8.D Income-Based Repayment Schedule** Adds information regarding distribution of the Department's common form (published December 19, 2012) for borrowers to request the income-based repayment plan.	Federal	Distribution of the Department's Income-Based (IBR) /Pay As You Earn / Income-Contingent (ICR) Repayment Plan Request form to a borrower on and after April 1, 2013, unless implemented no earlier than December 19, 2012.
1284	Income-Based Repayment Plan	**10.8.D Income-Based Repayment Schedule** **10.10.A Permitted Capitalization** Adds information to align with the income-based repayment plan final regulations published in the *Federal Register* on November 1, 2012. Provides individual lender flexibility regarding what type of income documentation a borrower must provide in order to determine whether the borrower has a partial financial hardship. Also outlines various notifications that a lender must send to a borrower under the income-based repayment plan provisions.	Federal	For repayment of all IBR-eligible loans based upon income-based repayment plan requests on or after July 1, 2013. For income-based repayment plan income documentation and required notifications, July 1, 2013, unless implemented by the lender no earlier than November 1, 2012.
1285	Loan Forgiveness under the Income-Based Repayment Plan	**13.9.D Loan Forgiveness under the** **Income-Based Repayment Schedule** Adds information pertinent to loan forgiveness and the requirement to notify borrowers under the income-based repayment plan provisions published by the Department on November 1, 2012.	Federal	For clarifications on qualifying payments, July 1, 2009. For income-based repayment loan forgiveness notifications, notifications provided by the lender on or after July 1, 2013.

Batch 192 (Bulletin Language)