

**Description of Brief Changes Made to 1845-0014, Repayment Plan Selection Form
(redline copy vs. clean copy):**

All changes made to this form for an 83-C change request are text changes to clarify loans eligible for the Income-Based Repayment (IBR) Plan and text changes to include a description of the IBR Plan, which is a new repayment plan being offered to borrowers. This repayment plan is authorized by the College Cost Reduction and Access Act (CCRAA) that makes IBR effective on July 1, 2009.

Summary of Changes to 1845-0014:

Section of Form	Change
Instructions	Section reference changed because of form reformatting.
Section 2	IBR references added and eligible loans clarified. Column added for IBR Plan in plan selection table.
Section 3	IBR reference added to clarify when a borrower's spouse may need to sign the form.
Section 4	References to Consent form title and Alt. Doc. Form title revised to include IBR reference.
Section 5	Reformatted this section to explain to borrowers how to qualify for and select the IBR Plan.
Section 6	This section used to be Section 5; it is the same information of where borrowers can contact the Department for information—no text changes.
Section 7	This section used to be Section 6; it contains the Privacy Act notice—no text changes.