

Here is a list of changes proposed to the currently approved form 1845-0102.

It looks like a lot, but it really isn't, and is mostly dictated by the change to question 7, described below.

The changes described are shown on the Draft Form pdf in the "sticky notes" yellow text bubbles.

- Made the header bigger to conform style to other forms
- Converted the bulleted text under the Section 2 heading to block text to save space
- Condensed the text of the answers to question 1 to save space
- Moved the skip logic instruction associated with question 4 to be part of the question to avoid having to repeat it three times
- Moved the text box at the bottom of page 1 to be next to the question to which it applies and condensed the text to save space
- Move questions 5 and 6 from page 2 of the currently approved form to page 1 draft revised form
- Added underlining to relocated questions 5 and 6 to add emphasis
- Restructured question 7 to provide two new options for response—this is the primary change to the form that was necessitated by the clarification to the regulations during the comment period of the REPAYE regulatory NPRM and Final Rule. Borrowers who check the last two options should only provide documentation of their own income for all IDR plans and under all circumstances, instead of being required to provide documentation of their spouse's income
- Moved item 11, 12, and 14 of the currently approved form up to be item 8, 9, 10 of the draft revised form to follow new skip logic flow
- Eliminated question 13 to save space (this was never used by borrowers); they can still request it if they want it—just separately from the form
- Combined what was question 8 and 9 into new question 11; expanded the help text associated with former question 8 to handle the new options provided in question 7. Did the same thing for questions 13, 14, 17 and 19 in other, comparable sections on the draft revised form
- Added more helper text to former question 10 which is now new question 12. Did the same thing for questions 15, 16, 18 and 20 in other, comparable sections on the draft revised form
- Provided more space between bullets in Section 5 to improve readability
- Added another request in Section 6 to allow a loan servicer to process an application if the borrower answers question 1 incorrectly
- Restructured the request related to the reduced-payment forbearance to make it clearer and provide tools to servicers if the borrower misses the question
- Updated repayment estimates at the end of the form to use the 2016 poverty guidelines
- Changed the font to reduce file size