

Quick Reference Guide for Married Borrowers

This reference guide may prove helpful if you are married or considering getting married and have questions about the potential impact of marital and tax filing status on the repayment of your student loans.

Time-Driven Versus Income-Driven Repayment (IDR) Plans

- Time-driven repayment plans (standard 10, extended 25, graduated versions):
 - Marital and tax filing status have nothing to do with the calculation of payments.
- Income-driven repayment plans (PAYE, IBR, and SAVE):
 - Spousal income used in the payment calculation formula under all plans when filing jointly; spousal federal student loan debt factored into payment calculation when filing jointly.
 - Spousal income not used in the payment calculation formula under all plans when filing separately.

Calculators for Married Borrowers

- Use the Loan Simulator at [StudentAid.gov/loan-simulator](https://studentaid.gov/loan-simulator) to estimate impact of spousal income on the calculation of payments with income plans whether filing jointly or separately.
 - *When using this calculator, look only at the first payment in the payment range for income plans; do not use the Loan Simulator for total repayment and forgiveness estimates.*
- Use the AAMC/ADEA Dental Loan Organizer and Calculator (DLOC) at adea.org/DLOC for total repayment and forgiveness estimates (including PSLF) with income plans.
 - DLOC is designed specifically for dental school students and graduates and, unlike the Loan Simulator, can accommodate salary differences from advanced dental education (for example, a hospital-based residency where you receive a stipend) into practice.

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) may be reflected on the borrower's federal return, even if filing separately for borrowers living in the above states. Consult a tax professional for details.
- Married borrowers filing separately to exclude spousal income from payment calculation should contact their loan servicer about submitting what is called "alternative documentation of income," basically a statement detailing how much of the income on the return belongs to the spouse.

Married Borrowers and Refinancing

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

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