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**Comments Received :**

Tax filing status should not matter when a borrower is applying for an IDR plan. Only the income of the borrower, not the spouse, should be taken into consideration regardless of filing status.

**Federal Student Aid Response:**

Thank you for your comment. For married borrowers who file a joint federal tax return, the law and regulations governing the terms and conditions of the IDR plans require the income of both spouses to be considered in the determination of the monthly payment amount.