

Married Borrowers and Repayment

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 repayment versus Income-driven repayment (IDR)

- Time-driven repayment plans (standard 10-year, extended 25-year, new Tiered Standard)
 - Marital and tax filing status have nothing to do with the payment calculations
- Income-driven repayment plans (IBR, RAP)
 - 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; spousal federal student loan debt is not factored into payment calculation when filing separately.

Calculators for Married Borrowers

- Use the Federal Student Aid Repayment Calculator at [StudentAid.gov/repayment-calculator](https://studentaid.gov/repayment-calculator) to estimate impact of spousal income on the calculation of monthly payments with income plans whether filing jointly or separately.
 - *When using this calculator, use only the first payment in the payment range for income plans, do not use the FSA Repayment Calculator 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 Public Service Loan Forgiveness) with income plans.
 - DLOC is designed specifically for dental school students and graduates and unlike the FSA Repayment Calculator, 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 when filing separately. Consult a tax professional for details.
- We understand that in general, loan servicers do not count spousal income in the payment calculation for IDR plans like IBR and RAP for borrowers filing jointly who live in community property states. However, speak with your loan servicer if you think your spouse's income is being counted in the payment calculation when filing separately.

Married Borrowers and Refinancing

- Spousal *federal* student loan debt factored into payment calculation for married borrowers using an IDR and who file jointly.
- Spousal *private* student loan debt not factored into payment calculation for married borrowers using an IDR who file jointly.

2026.2027