

**Proposal re: 682.215(e)(6) Submitted by Tamar Hoffman**

I am writing to submit a proposal to modify the following text in 34 CFR 682.215(e)(6), as it currently stands in the published regulations (for clarity, to avoid a versioning issue):

If a borrower who is currently repaying under another repayment plan selects the income-based repayment plan but does not provide the documentation described in paragraphs (e)(1)(i) through (e)(1)(iii) of this section, ~~or if the loan holder determines that the borrower does not have a partial financial hardship~~, the borrower remains on his or her current repayment plan.

The purpose of this proposal is to remove the gatekeeping function of the partial financial hardship for the IBR plan to ensure that the regulations are consistent with the statute