

# Direct Loans

William D. Ford Federal Direct Loan Program

# BULLETIN

February 2007

DLB-07-01

**Subject: 2007 HHS Poverty Guidelines and Income Percentage Factors**

Dear Partner:

Attached are the 2007 U.S. Department of Health and Human Services (HHS) Poverty Guidelines and the 2007 Income Percentage Factors. The HHS Poverty Guidelines and the Income Percentage Factors are used to calculate a borrower's payment amount under the Income Contingent Repayment Plan. For this purpose, the 2007 HHS Poverty Guidelines and Income Percentage Factors will become effective on July 1, 2007.

The HHS Poverty Guidelines are also used in some cases when determining a borrower's eligibility for an Economic Hardship Deferment. For deferment purposes, the 2007 HHS Poverty Guidelines are effective immediately.

Thank you for your ongoing partnership in the Direct Loan Program.

Sincerely,

Bill Leith  
General Manager, Program Operations Channel

Attachment

830 First St. N.E., Washington, DC 20202  
[www.FederalStudentAid.ed.gov](http://www.FederalStudentAid.ed.gov)  
1-800-4-FED-AID

---

FEDERAL STUDENT AID  START HERE. GO FURTHER.