

April 2006

DLB-06-03

**Subject: 2006 HHS Poverty Guidelines and Income Percentage Factors**

Dear Partner:

Attached are the 2006 U.S. Department of Health and Human Services (HHS) Poverty Guidelines and the 2006 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. The HHS Poverty Guidelines are also used in some cases when determining a borrower's eligibility for an Economic Hardship Deferment.

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

Sincerely,

William Leith  
General Manager, Program Operations Channel

Attachment