

Unified Student Loan Policy

Policy Change Approved April 16, 2015

Batch 202: Proposal 1307

The nation's guarantors provide the following summary to inform schools, lenders, and servicers of the latest *Common Manual* policy changes. These changes will appear in the manual's next annual update. These changes will also be incorporated into the *Integrated Common Manual* released in August 2014. The *Integrated Common Manual* is available on several guarantor websites, and it is also available on the *Common Manual's* website at www.commonmanual.org. Please carefully note the effective date of each policy change.

Removing Remaining References to Conditional Discharge Period

This change was necessary to eliminate all references to the conditional discharge period for loans discharged for total and permanent disability. No FFELP loans are still monitored under conditional discharge rules. All total and permanent disability discharge applicants are eligible for the post-discharge monitoring period rules for applications received on or after July 1, 2010. The conditional discharge rules are well represented in Appendix H: History of the FFELP and the *Common Manual* for historical reference.

Affected Sections: 5.5.A Prior Loan or TEACH Grant Service Obligation in a

Conditional Discharge or Post-Discharge Monitoring Period Based on a Determination of a Total and Permanent Disability Figure 5-1 Effect of Title IV Loan Status on Student Aid Eligibility

11.1.A General Deferment Eligibility Criteria

11.20.F Forbearance of a Loan for a Comaker during the TPD Conditional Period

11.21.S Total and Permanent Disability 13.8.G Total and Permanent Disability

Effective Date: Total and permanent disability discharge applications received on or after July 1,

2010.

Basis: §682.402(c): Preamble of the July 23, 2009, Federal Register, Vol. 74, No. 140,

pp. 36560-36561.

Policy Information: 1307/Batch 202

Guarantor Comments: None.