

The nation's guarantors provide the following summaries 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 April 2012. 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](http://www.commonmanual.org). Please carefully note the effective date of each policy change.

**Military Service Deferment**

The *Common Manual* is being revised to clarify borrower eligibility for the military service deferment.

**Affected Sections:** 11.8.A Eligibility Criteria – Military Service  
**Effective Date:** Military service deferments granted on or after October 1, 2007.  
**Basis:** §682.210(t)(1); *Federal Register*, Vol. 72, No. 211, pp. 61962-61963.  
**Policy Information:** 1275/Batch 187  
**Guarantor Comments:** None.