

#	Subject	Summary of Change to <i>Common Manual</i>	Type of Update	Effective Date
1159	Defining an Academic Year	<p><u>6.1 Defining an Academic Year Appendix G</u></p> <p>Clarifies that a school must define and document a program's Title IV academic year and, for a credit hour program, the program's structure (i.e., term-based or non-term-based). Requires a school to use the same academic year definition for all students enrolled in a particular program. Describes a school's ability to define a different academic year for two versions of the same program, and explains the treatment of a student taking courses from separate versions of a program. Updates the glossary definition of "academic year" to include minimum statutory requirements for an academic year in a graduate or professional program.</p>	Federal	<p>Publication date of the 95-96 FSA Handbook for the requirement to use the same academic year for all students enrolled in a particular program.</p> <p>Publication date of the 04-05 FSA Handbook for:</p> <ul style="list-style-type: none"> The treatment of a student taking courses from two different versions of a program with different academic year definitions. The treatment of a clock-hour program, including such a program with terms, as non-term-based.
1160	Low Cohort Default Rate Exemptions from Multiple Disbursement and Delayed Delivery Requirements	<p><u>6.4.A Multiple Disbursements and Exceptions</u></p> <p><u>8.7.D Delayed Delivery</u></p> <p>Consistently states that delayed delivery and multiple disbursement exemptions are based on <i>official</i> cohort default rates that qualify the school for the exemptions. Incorporates text that explains when a school may begin certifying loans based upon these exemptions, and clarifies existing policy about when a school must cease certifying loans based on the exemptions when the school's cohort default rate(s) no longer qualifies the school for an exemption.</p>	Correction	<p>Disbursements made on or after February 8, 2006, for the multiple disbursement and delayed delivery exemptions at a school with an official cohort default rate of less than 10% for the three most recent fiscal years.</p> <p>Disbursements received by the school on or after October 1, 1998, for the multiple disbursement and delayed delivery exemptions for a student enrolled in a study-abroad program at a school with an official cohort default rate of less than 5% for the most recent fiscal year.</p>
1161	Mandatory Administrative Forbearance Eligibility for Internship or Residency	<p><u>11.24.B Internship or Residency</u></p> <p>States that the eligibility criteria for internship and residency deferment apply also to the mandatory administrative forbearance for internship and residency, except that the borrower does not need to be a new borrower before July 1, 1993, to qualify for the forbearance.</p>	Correction	Retroactive to the implementation of the <i>Common Manual</i> .

1162	Reorganize Historic Special Allowance Information	<p><u>A.2.B</u> <u>Termination of Special Allowance</u></p> <p><u>Appendix H</u></p> <p>Moves outdated references regarding the termination of special allowance on unconsummated loans with first disbursement dates prior to October 1, 1992, to the history appendix.</p>	Organizational	Upon approval by the <i>Common Manual</i> Governing Board.
------	---	--	----------------	--

Batch 164-trans

COMMON MANUAL - FEDERAL POLICY PROPOSAL

Date: October 30, 2009

X	DRAFT	Comments Due	Nov 20
	FINAL	Consider at GB meeting	
	APPROVED	with changes/no changes	

SUBJECT: Defining an Academic Year

AFFECTED SECTIONS: 6.1 Defining an Academic Year
Appendix G

POLICY INFORMATION: 1159/Batch 164

EFFECTIVE DATE/TRIGGER EVENT: Publication date of the 95-96 FSA Handbook for the requirement to use the same academic year for all students enrolled in a particular program.

Publication date of the 04-05 FSA Handbook for:

- The treatment of a student taking courses from two different versions of a program with different academic year definitions.
- The treatment of a clock-hour program, including such a program with terms, as non-term-based.

BASIS: 95-96 FSA Handbook, Chapter 3, p. 25; 04-05 FSA Handbook, Volume 3, pp. 3-1 and 3-4.

CURRENT POLICY:

Current policy states that a school must define a program's academic year, but does not clarify that a school must also define a program's structure (i.e., term-based or non-term-based). Current policy does not require a school to use the same academic year definition for all students enrolled in a particular program, does not clarify that a school may define the academic year differently for two versions of the same program, and does not require a school to document its academic year definition for all of its programs.

The current glossary definition of an academic year does not acknowledge the minimum statutory definition of an academic year in a graduate program.

REVISED POLICY:

Revised policy clarifies that a school must define a program's academic year in weeks of instructional time and for an undergraduate program, credit or clock hours. For a credit-hour program, a school must define the program's structure – whether it is offered in standard terms, nonstandard terms, or no terms. For the purposes of Title IV federal student aid, a clock-hour program, including such a program with terms, is treated as non-term-based. Revised policy clarifies that the school may treat two versions of the same academic program (e.g., the day and night versions of the same academic program) as two separate programs and define different academic years for each version. If a school establishes separate versions of a program with different academic years but allows individual students to take courses from both versions, the school must determine in which version of the program it considers the student to be enrolled. A student must be taking at least 50% of his or her coursework from a particular version of the program in order for the school to consider the student enrolled in that version of the program.

Revised policy states that a school must use the same academic year definition for all students enrolled in a particular program. A school must document the academic year definition its uses for each of its programs.

The glossary definition of "academic year" incorporates existing Manual text, which states that for a graduate or professional program, an academic year is a period of at least 30 weeks of instructional time. There is no statutory minimum number of hours that a student must complete within the academic year for a graduate or professional program.

REASON FOR CHANGE:

This change is necessary to update the Manual with guidance the Department provides in the FSA Handbook, and to align the glossary definition of an academic year with text already present in Subsection 6.1.A.

PROPOSED LANGUAGE - COMMON MANUAL:

Revise Section 6.1, page 1, column 1, as follows:

6.1

Defining an Academic Year

To determine and certify the appropriate loan amount, the A school must first define the a program's academic year for which the funds are intended. For a credit-hour program, a school must define how the program is structured – whether the program is offered in standard (i.e., semester, trimester, or quarter) terms, nonstandard terms, or no terms. For the purposes of Title IV federal student aid, a clock hour program, including such a program with terms, is treated as non-term-based. The academic year is defined in weeks of instructional time and, for an undergraduate program, credit or clock hours. For purposes of defining the academic year, a week of instructional time is any consecutive 7-day period in which the school provides at least one day of regularly scheduled classes or examination, or after the last scheduled day of classes for a term or payment period, at least one day of study for final examinations. Instructional time does not include periods of orientation, counseling, vacation, or homework. A program's academic year determines the frequency of Stafford annual loan limits, the minimum and maximum Stafford and PLUS loan periods, payment periods, and the timing of Stafford and PLUS loan disbursements and deliveries.
[§668.3(b); 09-10 FSA Handbook, Volume 3, Chapter 1, pp. 3-1, 3-2, and 3-5]

A program's academic year need not coincide with the program's academic calendar. For example, a school may choose to use a borrower-based academic year (BBAY) as an alternative to a scheduled academic year (SAY) that corresponds to the school's traditional academic year calendar (see Subsection 6.1.B). In addition, a school may have different academic years for different programs. For example, a school may choose to define the academic year for a term-based credit-hour program differently from a non-term-based credit-hour program. In addition, a school may treat multiple versions of the same program (e.g., the day and night versions) as separate programs and define a different academic year for each version. If a school defines different academic years for different versions of the same program and the school permits a student to enroll in coursework from both versions of the program, the school must determine the version in which the student is actually enrolled. A student must be taking at least 50% of his or her coursework from a particular version of the program in order for the school to consider the student enrolled in that version of the program. The academic year definition for the version of the program in which the school considers the student enrolled is the academic year used to determine the frequency of Stafford annual loan limits, the minimum and maximum Stafford and PLUS loan periods, payment periods, and the timing of loan disbursements and deliveries.
[09-10 FSA Handbook, Volume 3, Chapter 1, p. 3-1]

A school must use the same academic year definition for all students enrolled in a particular program. The school must document the academic year definition for each of its academic programs.
[09-10 FSA Handbook, Volume 3, Chapter 1, pp. 3-1 and 3-6]

Revise Appendix G, page 1, column 1, paragraph 4, as follows:

Academic Year: For the purposes of determining a borrower's Title IV aid eligibility, a period during which an undergraduate, full-time student is expected to complete either of the following:

- At least 30 weeks of instructional time and 24 semester or trimester hours, or 36 quarter hours in an educational program that measures program length in credit hours.
- At least 26 weeks of instructional time and 900 clock hours in an educational program that measures program length in clock hours.

Upon written request from a school, the Department may reduce the minimum number of weeks in an academic year to between 26 and 29 weeks of instructional time for a credit-hour program that leads to an associate degree or a bachelor's degree.

For a graduate or professional program, an academic year is a period of at least 30 weeks of instructional time. There is no statutory minimum number of hours that a student must complete within the academic year for a graduate or professional program.

PROPOSED LANGUAGE - COMMON BULLETIN:

Defining an Academic Year

The *Common Manual* has been updated to provide more explicit guidance concerning the definition of an academic year.

A school must define a program's academic year and, for a credit-hour program, how the program is structured – whether it is offered in standard terms (i.e., semesters, trimesters, or quarters), nonstandard terms, or no terms. For the purposes of Title IV federal student aid, a clock-hour program, including such a program with terms, is treated as non-term-based. The academic year is defined in weeks of instructional time and, for an undergraduate program, credit or clock hours. A program's academic year determines the frequency of Stafford annual loan limits, the minimum and maximum Stafford and PLUS loan periods, payment periods, and the timing of Stafford and PLUS loan disbursements and deliveries.

A program's academic year need not coincide with the program's academic calendar. For example, a school may choose to use a borrower-based academic year (BBAY) as an alternative to a scheduled academic year (SAY) that corresponds to the school's traditional academic year calendar (see Subsection 6.1.B). In addition, a school may have different academic years for different programs. For example, a school may choose to define the academic year for a term-based credit-hour program differently from a non-term-based credit-hour program. In addition, a school may treat multiple versions of the same program (e.g., the day and night versions) as separate programs and define a different academic year for each version. If a school defines different academic years for different versions of the same program and the school permits a student to enroll in coursework from both versions of the program, the school must determine the version in which the student is actually enrolled. A student must be taking at least 50% of his or her coursework from a particular version of the program in order for the school to consider the student enrolled in that version of the program. The academic year definition for the version of the program in which the school considers the student enrolled is the academic year used to determine the frequency of Stafford annual loan limits, the minimum and maximum Stafford and PLUS loan periods, payment periods, and the timing of loan disbursements and deliveries.

A school must use the same academic year definition for all students enrolled in a particular program. The school must document the academic year definition for each of its academic programs.

The glossary definition of "academic year" has been updated to align with Manual text in Subsection 6.1.A, clarifying that for a graduate or professional program, an academic year is a period of at least 30 weeks of instructional time. There is no statutory minimum number of hours that a student must complete within the academic year for a graduate or professional program.

GUARANTOR COMMENTS:

None.

IMPLICATIONS:

Borrower:

A borrower attending two versions of the same program may experience more consistent application of Stafford annual loan limits, loan periods, and loan disbursement and delivery schedules.

School:

A school may be required to update its internal policies to reflect the academic year definition and structure for all of its programs. A school that permits a student to enroll in coursework from two different versions of the same program may be required to establish a process for determining in which version of the program the student is taking at least 50% of his or her coursework. Such a school may also be required to update loan certification procedures to ensure that a borrower's Stafford annual loan limits, loan periods, disbursement and delivery schedules conform to the rules associated with the version of the program in which the school considers the student to be enrolled.

Lender/Service:

None.

Guarantor:

A guarantor may find it necessary to update its program review procedures.

U.S. Department of Education:

A guarantor may find it necessary to update its program review procedures.

To be completed by the Policy Committee

POLICY CHANGE PROPOSED BY:

CM Policy Committee

DATE SUBMITTED TO CM POLICY COMMITTEE:

October 13, 2009

DATE SUBMITTED TO CM GOVERNING BOARD FOR APPROVAL:

PROPOSAL DISTRIBUTED TO:

CM Policy Committee

CM Guarantor Designees

Interested Industry Groups and Others

jcs/edited-aes

COMMON MANUAL - CORRECTION POLICY PROPOSAL

Date: October 30, 2009

X	DRAFT	Comments Due	Nov 20
	FINAL	Consider at GB meeting	
	APPROVED	with changes/no changes	

SUBJECT: Low Cohort Default Rate Exemptions from Multiple Disbursement and Delayed Delivery Requirements

AFFECTED SECTIONS: 6.4.A Multiple Disbursements and Exceptions
8.7.D Delayed Delivery

POLICY INFORMATION: 1160/Batch 164

EFFECTIVE DATE/TRIGGER EVENT: Disbursements made on or after February 8, 2006, for the multiple disbursement and delayed delivery exemptions at a school with an official cohort default rate of less than 10% for the three most recent fiscal years.

Disbursements received by the school on or after October 1, 1998, for the multiple disbursement and delayed delivery exemptions for a student enrolled in a study-abroad program at a school with an official cohort default rate of less than 5% for the most recent fiscal year.

BASIS:

HEA §428G(a)(3), (b)(1), and (e); §682.603(i)(1)(i) and (2); §682.604(c)(5)(i) and (ii); §682.604(c)(8)(i) and (ii); August 2006 Cohort Default Rate Guide, Part 2, Chapter 2.4, p. 2.4-2.

CURRENT POLICY:

Current policy does not explicitly state that it is a school's *official* cohort default rate that triggers the school's eligibility for multiple disbursement or delayed delivery exemptions or explain how a school implements these exemptions. Current policy does not explain when a school with a cohort default rate of less than 10% for the three most recent fiscal years must implement delayed delivery when the school no longer meets the qualifications for a delayed delivery exemption.

REVISED POLICY:

Revised policy consistently states that the delayed delivery and multiple disbursement exemptions apply to a school with 1) an *official* cohort default rate of less than 10% for each of the three most recent fiscal years for which data are available, and, 2) an *official* cohort default rate of less than 5% for the most recent fiscal year for which data is available in the case of a student who will receive course credit at the school for enrollment in a study-abroad program. Revised policy clarifies that a school may begin certifying loans based on these exemptions when it receives from the Department its official cohort default rate notification letter, or notification of a successful adjustment or appeal. In addition, revised policy explains that a school must cease certifying loans based on any of the multiple disbursement or delayed delivery exemptions no later than 30 days after the date it receives notification from the Department of an *official* cohort default rate that causes the school to no longer meet the qualifications for the exemption. Reference to a "published" cohort default rate has been deleted from Manual text.

REASON FOR CHANGE:

This change is necessary to provide consistency and clarity within Manual text.

PROPOSED LANGUAGE - COMMON MANUAL:

Revise Subsection 6.4.A, page 13, column 1, paragraph 5, as follows:

6.4.A

Multiple Disbursements and Exceptions Low Cohort Default Rate Exemptions

The school must establish a disbursement schedule that ensures that a Stafford or PLUS loan is disbursed in two or more installments, regardless of the loan amount. A Stafford or PLUS loan may be disbursed by a single disbursement only in the following cases:

- The loan is made for a period of enrollment that is not more than one semester, trimester, or quarter, or, for a school without standard terms, not more than 4 months, if the school's official cohort default rate for each of the three most recent fiscal years for which ~~information data is~~ are available is less than 10%.
[HEA §428G(a)(3); §682.604(c)(8)(i)]
- The loan is made to a student enrolled in a study-abroad program, if the eligible school at which the student will receive course credit for the study-abroad program has an official cohort default rate of less than 5% for the most recent fiscal year for which ~~information data is~~ are available.
[HEA §428G(e); §682.604(c)(8)(ii)]

A school may begin certifying loans based on these exemptions when it receives from the Department its official cohort default rate notification letter (see Section 16.1) or notification of a successful adjustment or appeal. A school must cease to certify loans based on these ~~exceptions-exemptions~~ no later than 30 days after the date it receives a notice from the Department of an official cohort default rate that causes the school to no longer meet the necessary qualifications for an exemption.
[§682.603(h)(i)(2); Cohort Default Rate Guide]

Revise subsection 8.7.D, page 11, column 2, paragraph 4, as follows:

8.7.D Delayed Delivery

Unless ~~exempt~~ a school qualifies for an exemption (see the following paragraphs), ~~a the~~ school must not deliver the first disbursement of a Stafford loan to a first-year undergraduate student who is a first time-borrower. . .until the student completes the first 30 days of his or her program of study. . .

...

Low Cohort Default Rate Exemptions

A school ~~whose~~ is not required to delay delivery of the first disbursement of a Stafford loan to first-year undergraduate students who are first-time borrowers in the following cases:

- The school's official cohort default rate is less than 10% for each of the three most recent fiscal years for which data are available ~~is exempt from the requirement to delay delivery of funds to first-year undergraduate students who are first-time borrowers.~~

Study-Abroad Exemption

- An eligible school at which a student will receive course credit in a study-abroad program ~~is exempt from the requirement to delay delivery of funds to first-year undergraduate study-abroad students who are first-time borrowers if the school has an published-official cohort default rate of less than 5% for the most recent fiscal year for which information data is~~ are available.

A school may begin certifying loans based on these exemptions when it receives from the Department its official cohort default rate notification letter (see Section 16.1), or notification of a successful adjustment or appeal. The school must cease certifying loans based upon ~~this~~ these exemptions no later than 30 days after the date it receives notification from the Department of an official cohort default rate that causes the school to no longer ~~qualify for this exemption~~ meet the necessary qualifications for an exemption.
[HEA §428G(b)(1) and (e); §682.603(h)(i)(2); §682.604(c)(5)(ii); Cohort Default Rate Guide]

PROPOSED LANGUAGE - COMMON BULLETIN:

Low Cohort Default Rate Exemptions from Multiple Disbursement and Delayed Delivery Requirements

The *Common Manual* has been updated to consistently state that exemptions from the delayed delivery and multiple disbursement requirements apply to a school with 1) an *official cohort default rate* of less than 10% for

each of the three most recent fiscal years for which data are available, and 2) an *official* cohort default rate of less than 5% for the most recent fiscal year for which data are available in the case of a student who will receive course credit at the school for enrollment in a study-abroad program. A school may begin certifying loans based on these exemptions when it receives from the Department its official cohort default rate notification letter, or notification of a successful adjustment or appeal. In all cases when a school qualifies for a multiple disbursement or delayed delivery exemption, the Manual explains that a school must cease certifying loans based on the applicable exemption 30 days after the date it receives notification from the Department of an *official* cohort default rate that causes the school to no longer meet the qualifications for an exemption.

GUARANTOR COMMENTS:

None.

IMPLICATIONS:

Borrower:

None.

School:

None.

Lender/Service:

None.

Guarantor:

None.

U.S. Department of Education:

None.

To be completed by the Policy Committee

POLICY CHANGE PROPOSED BY:

CM Policy Committee

DATE SUBMITTED TO CM POLICY COMMITTEE:

September 1, 2008

DATE SUBMITTED TO CM GOVERNING BOARD FOR APPROVAL:

PROPOSAL DISTRIBUTED TO:

CM Policy Committee

CM Guarantor Designees

Interested Industry Groups and Others

jcs-om/edited-aes

COMMON MANUAL - CORRECTION POLICY PROPOSAL

Date: October 30, 2009

X	DRAFT	Comments Due	Nov 20
	FINAL	Consider at GB meeting	
	APPROVED	with changes/no changes	

SUBJECT: Mandatory Administrative Forbearance Eligibility for Internship or Residency

AFFECTED SECTIONS: 11.24.B Internship or Residency

POLICY INFORMATION: 1161/Batch 164

EFFECTIVE DATE/TRIGGER EVENT: Retroactive to the implementation of the *Common Manual*.

BASIS:
§682.211(h).

CURRENT POLICY:

Current policy states that the eligibility requirements for mandatory administrative forbearance for the purpose of internship and residency are the same as for a borrower who has requested an internship or residency deferment (see Section 11.7).

REVISED POLICY:

Revised policy states that the eligibility criteria for internship and residency deferment apply also to the mandatory administrative forbearance for internship and residency, except that the borrower does not need to be a new borrower before July 1, 1993, to qualify for the forbearance.

REASON FOR CHANGE:

This change is necessary to clarify the sole difference between the eligibility requirements for internship and residency deferment and mandatory administrative forbearance for internship and residency.

PROPOSED LANGUAGE - COMMON MANUAL:

Revise Subsection 11.24.B, page 42, column 1, paragraph 2, as follows:

11.24.B Internship or Residency

A lender must grant forbearance to a qualified borrower who meets either of the following criteria:

- The borrower has exhausted his or her eligibility for internship/residency deferment.
- The borrower's promissory note does not provide for an internship/residency deferment.

Eligibility and documentation requirements are the same as for a borrower who has requested an internship/residency deferment (see Section 11.7), except that the borrower does not need to be a new borrower before July 1, 1993, in order to qualify for the forbearance. A lender must grant forbearance in 12-month increments unless the actual period during which a borrower is eligible is less than 12 months. See Subsection 11.20.I for information regarding notices that the lender must send when granting a forbearance and during the forbearance period.

PROPOSED LANGUAGE - COMMON BULLETIN:

Mandatory Administrative Forbearance Eligibility for Internship or Residency

The *Common Manual* has been revised to clarify that the eligibility criteria for internship and residency deferment apply also to the mandatory administrative forbearance for internship and residency, except that the borrower does not need to be a new borrower before July 1, 1993, to qualify for the forbearance.

GUARANTOR COMMENTS:

None.

IMPLICATIONS:

Borrower:
None.

School:
None.

Lender/Service:
None.

Guarantor:
None.

U.S. Department of Education:
None.

To be completed by the Policy Committee

POLICY CHANGE PROPOSED BY:
CM Policy Committee

DATE SUBMITTED TO CM POLICY COMMITTEE:
July 28, 2009

DATE SUBMITTED TO CM GOVERNING BOARD FOR APPROVAL:
October 30, 2009

PROPOSAL DISTRIBUTED TO:
CM Policy Committee
CM Guarantor Designees
Interested Industry Groups and Others

ma/edited-chh

COMMON MANUAL – ORGANIZATIONAL POLICY PROPOSAL

Date: October 30, 2009

X	DRAFT	Comments Due	Nov 20
	FINAL	Consider at GB meeting	
	APPROVED	with changes/no changes	

SUBJECT: Reorganize Historic Special Allowance Information

AFFECTED SECTIONS: A.2.B Termination of Special Allowance
Appendix H

POLICY INFORMATION: 1162/Batch 164

EFFECTIVE DATE/TRIGGER EVENT: Upon approval by the *Common Manual* Governing Board.

BASIS:
None.

CURRENT POLICY:

Current policy includes outdated text providing instruction to the lender regarding the termination of special allowance on unconsummated loans with first disbursement dates prior to October 1, 1992.

REVISED POLICY:

Revised policy moves these outdated references to the history appendix, as lenders have no current need for this information in practice or to support current audits.

REASON FOR CHANGE:

Appendix H is a better location for information related to historical loan administration rules.

PROPOSED LANGUAGE - *COMMON MANUAL*:

Revise Subsection A.2.B, page 13, column 1, paragraph 1, bullets 8 and 9, as follows:

The Department's obligation to pay special allowance for an eligible loan ends on the earliest of the following dates, as applicable:

- . . .
- . . .
- . . .
- . . .
- . . .
- . . .
- . . .
- . . .
- . . .
- ~~For a loan first disbursed prior to October 1, 1992, the date the lender receives a returned, uncashed disbursement check for the loan.~~
[§682.302(d)(1)(ii)]
- ~~For a loan first disbursed prior to October 1, 1992, the 120th day after the disbursement date if the disbursement check has not been cashed or the EFT/master check funds have not been released from the school's account to the borrower by that date.~~
[§682.302(d)(1)(v)]
- . . .

Revise Appendix H, page 6, column 1, by inserting a new topic under the subheading "December 26, 1986" following the entry for "Origination fee," as follows:

Special allowance: The lender must terminate special allowance billing on the earlier of the

date that it receives a returned, uncashed disbursement check on the loan or the 120th day after the disbursement date if the disbursement check has not been cashed or the EFT/master check funds have not been released from the school's account to the borrower by that date.

PROPOSED LANGUAGE - COMMON BULLETIN:

Reorganize Historic Special Allowance Information

The *Common Manual* has been revised to remove from Subsection A.2.B references to special allowance provisions for unconsummated loans predating October 1992, and to insert a reference to those provisions in the history appendix.

GUARANTOR COMMENTS:

None.

IMPLICATIONS:

Borrower:

None.

School:

None.

Lender/Service:

None.

Guarantor:

None.

U.S. Department of Education:

None.

To be completed by the Policy Committee

POLICY CHANGE PROPOSED BY:

CM Policy Committee

DATE SUBMITTED TO CM POLICY COMMITTEE:

October 9, 2009

DATE SUBMITTED TO CM GOVERNING BOARD FOR APPROVAL:

PROPOSAL DISTRIBUTED TO:

CM Policy Committee

CM Guarantor Designees

Interested Industry Groups and Others

bg/edited-tmh