

#	Subject	Summary of Change to Common Manual	Type of Update	Effective Date
1287	Administrative Forbearance under Income-Based Repayment (IBR)	<p><b>11.21 Administrative Forbearance Figure 11-2</b></p> <p>Adds information to the Manual about administrative forbearance provisions related to the income-based repayment plan final regulations published in the <i>Federal Register</i> on November 1, 2012.</p>	Federal	For administrative forbearances granted under the income-based repayment provisions, on or after July 1, 2013, unless implemented by the lender no earlier than November 1, 2012.
1288	Revised Total and Permanent Disability Discharge Process	<p><b>12.5.A Default Aversion Assistance Request (DAAR)</b></p> <p><b>13.1.D Claim File Documentation</b></p> <p><b>13.3 Claim Purchases or Discharge Payment</b></p> <p><b>13.6.A Default Claims</b></p> <p><b>13.8.G Total and Permanent Disability</b></p> <p>Implements new policies to support the new process by which all TPD loan discharge applications are processed by the Department and the Department makes the disability determination. The Department will instruct the lender when to suspend collection activity, when the TPD application is approved, and to either file a claim with the guarantor or return the loan to repayment status, or another status, as appropriate. Also requires the lender to notify the guarantor to cancel any DAAR and DAAR activities on a loan for which the borrower plan to apply for, or has applied for, a TPD loan discharge.</p>	Federal	<p>Total and permanent disability (TPD) discharge applications received by the loan holder on or after July 1, 2013.</p> <p>Notification that the borrower claims to be totally and permanently disabled received by the loan holder on or after July 1, 2013.</p> <p>TPD notifications from the Department received by the loan holder on or after July 1, 2013.</p>
1289	HEROES Waivers Updates	<p><b>H.4.B HEROES Act Waivers Figure H-2</b></p> <p>Extends the HEROES waivers to September 30, 2017. Also eliminates the waivers applicable to the armed forces deferment and implements waivers of the annual documentation requirement for affected individuals who are repaying FFELP loans under an income-based repayment plan.</p> <p>Requires the lender to maintain for three years, plus a three-month transition period, the payment amount applicable under the most recent PFH calculation when the borrower is unable to provide updated income and family size documentation due to his or her status as an affected individual.</p> <p>Removes the requirement that a school eliminate from its calculation of the amount of funds it returns as "unearned funds", the amount of any charges that the school is required to cover, and has covered, with non-Title IV sources of aid.</p>	Federal	September 27, 2012.