



Policy Changes Approved

Unified Student Loan Policy

Batch 209: Proposal 1321

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 next version of the Integrated *Common Manual* that comes out after the 60-day hold that was imposed by the Trump Administration on January 20, 2017 has expired. 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.

Death Discharge

The *Common Manual* is being revised to include regulatory changes made to acceptable documentation for loan discharge due to a borrower's or student's death as outlined in the November 1, 2016 *Federal Register*. Effective July 1, 2017, a death claim can be submitted based on one of following:

- An original or certified copy of the death certificate.
- An accurate and complete photocopy of the original or certified copy of the death certificate.
- An accurate and complete original or certified copy of the death certificate that is scanned and submitted electronically or sent by facsimile transmission.
- Verification of the borrower's or student's death through an authoritative Federal or State electronic database approved for use by the Department.

Affected Section(s):	11.21.F Death 11.23.A Death 13.1.D Claim File Documentation 13.1.E Missing Claim File Documentation 13.8.C Death Figure 13-4 Timely Filing Deadlines for Claims and Discharges
Effective Date:	For death discharge applications and claims received on or after July 1, 2017.
Basis:	Final Rule published in November 1, 2016 Federal Register (81 FR 75926); §682.402(b)
Policy Information:	1321/Batch 209
Guarantor Comments:	None.