

#	Subject	Summary of Change to <i>Common Manual</i>	Type of Update	Effective Date
1175	Plans to Combat Unauthorized Distribution of Copyrighted Material	<p><b><u>4.1.A</u></b>                    <b><u>Establishing Eligibility</u></b></p> <p>Incorporates into the program participation agreement a requirement that the school develop and implement written plans to effectively combat the unauthorized distribution of copyrighted material by users of the school's information technology network. Describes the mandatory components of these plans, including procedures for periodic review of the plans' effectiveness.</p>	Federal	<p>August 14, 2008, for:</p> <ul style="list-style-type: none"> <li>• Developing plans to combat the unauthorized distribution of copyrighted material using a technology-based deterrent(s).</li> <li>• Offering alternatives to illegal downloading or peer-to-peer distribution of intellectual property, to the extent practicable.</li> </ul> <p>July 1, 2010 for all other provisions.</p>
1176	School Code of Conduct	<p><b><u>4.1.E</u></b>                    <b><u>School Code of Conduct</u></b> <b><u>Appendix G</u></b></p> <p>Clarifies that as part of the Program Participation Agreement, <i>all</i> Title IV participating schools must develop, publish, administer, and enforce a code of conduct, not only those schools that have a preferred lender arrangement. The code of conduct must also prohibit conflicts of interest in regard to interaction between FFELP and private education loans and lenders.</p>	Federal	July 1, 2010.
1177	Interest Capitalization on PLUS Loans	<p><b><u>10.10.B</u></b>                <b><u>Capitalization Frequency</u></b></p> <p>Allows a lender to capitalize interest that accrues on a PLUS loan from the date of the first disbursement to the date that repayment begins.</p>	Federal	July 1, 2010, unless implemented earlier by the lender.
1178	Post-Enrollment Deferment	<p><b><u>11.6.E</u></b>                    <b><u>Post-Enrollment Deferment</u></b></p> <p>Clarifies that a lender must, unless otherwise notified by the borrower, defer the borrower's Grad PLUS loan, that was first disbursed on or after July 1, 2008, during any 6-month period beginning on the day after the Grad PLUS borrower ceases to be enrolled at least half time at an eligible school.</p>	Federal	Grad PLUS loan post-enrollment deferments granted on or after July 1, 2010.
1179	Forbearance Contact Clarifications	<p><b><u>11.20.I</u></b>                <b><u>Borrower Contact during Forbearance</u></b></p> <p>Clarifies, for forbearance notices to borrowers, the calculation of the projected capitalized interest and includes appropriate references to any applicable endorser.</p>	Federal	Forbearance notices provided by the lender on or after July 1, 2010.

1180	Administrative Forbearance for Aligning Repayment on Certain PLUS Loans	<p><b><u>Figure 11-2</u></b>  <b><u>11.21.O</u></b>      <b><u>Repayment Alignment</u></b></p> <p>Permits a lender to grant an administrative forbearance for the purpose of aligning repayment for a borrower who has a PLUS loan(s) first disbursed prior to July 1, 2008; and a PLUS loan(s) first disbursed on or after July 1, 2008, or a Stafford loan(s) that is eligible for a grace period. When granting this type of administrative forbearance, the lender must notify the borrower that the forbearance has been granted and inform the borrower of the option to cancel the forbearance.</p>	Federal	Administrative forbearance granted on or after July 1, 2010, unless implemented earlier by the lender.
1181	Total and Permanent Disability Discharge Eligibility for Paid-in-Full Loans	<p><b><u>13.8.G</u></b>      <b><u>Total and Permanent Disability</u></b></p> <p>Aligns the Manual with the Department's guidance that a borrower is not eligible for a total and permanent disability (TPD) loan discharge if the loan has already been paid in full when the loan holder receives the borrower's TPD discharge request.</p>	Federal	Total and permanent disability discharge requests received on or after March 14, 2004, unless implemented earlier by the loan holder.

Batch 167 transmittal