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.