<table>
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<th>Subject</th>
<th>Summary of Change to Common Manual</th>
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| 1291 | Proof of Income Requirements                                            | 10.8.C Income-Sensitive Repayment Schedule  
10.8.D Income-Based Repayment Schedule  
11.4.B Deferment Documentation – Economic Hardship  
11.24.A Student Loan Debt Burden  
States that in order for a borrower to provide evidence of his or her gross monthly income received from employment and other sources, he or she must provide one piece of supporting documentation for each source of income and, unless the frequency is clearly indicated on the documentation, the borrower must write on the documentation how often he or she is receiving the income or provide that information verbally to the lender. If the borrower is self-employed, he or she may provide a signed statement explaining the projected monthly income from all sources; no additional documentation is required. | Guarantor       | Documentation of borrower income received by a lender on or after May 1, 2014, unless implemented earlier by the lender. |
| 1292 | Students Returning to a Non-Term-Based Credit-Hour or Clock-Hour Program after a Withdrawal | 6.3.F Students Returning to a Non-Term-Based Credit-Hour or Clock-Hour Program after a Withdrawal  
Clarifies that impact on annual loan limits for a student that transfers into a different non-term program at the same school and who qualifies to remain in the same payment period. In addition, revised policy provides a cross-reference to existing text that explains the treatment of annual loan limits for a student who transfers into a non-term based program under different circumstances. | Organizational | Not applicable.                                                            |