

#	Subject	Summary of Change to <i>Common Manual</i>	Type of Update	Effective Date
1156	Forwarding Documentation of Other Claim Types	<p><u>13.6.A</u> <u>Default Claims</u></p> <p>Provides instruction for a lender in a case when, after filing a default claim, the lender receives documentation that the loan(s) qualifies for a different type of claim payment.</p>	Guarantor	<p>Requests for unpaid refund loan discharge received by the lender on or after July 1, 2000.</p> <p>Requests for false certification loan discharge as a result of the crime of identity theft received by the lender on or after July 1, 2006.</p> <p>Requests for loan discharge for a spouse or parent of a victim of the September 11, 2001, terrorist attacks received by the lender on or after October 29, 2007.</p>
1157	Credit-Hour Programs Offered in Modules	<p><u>6.2</u> <u>Determining the Loan Period</u></p> <p><u>6.3.A</u> <u>Credit-Hour Programs with Standard Terms or with Nonstandard Terms that Are Substantially Equal in Length</u></p> <p><u>6.3.B.</u> <u>Standard Term-Based Credit-Hour Programs Offered in Modules</u></p> <p><u>6.3.C</u> <u>Credit-Hour Programs with Nonstandard Terms That Are Not Substantially Equal in Length</u></p> <p><u>6.4.B</u> <u>When Disbursements May be Scheduled</u></p> <p><u>Figure 6-3</u></p> <p><u>8.7.C</u> <u>Early Delivery</u></p> <p><u>8.7.E</u> <u>Late Delivery</u></p> <p><u>8.7.F</u> <u>Delivery to Borrowers in Special Circumstances</u></p> <p><u>Figure 8-4</u></p> <p><u>9.4</u> <u>Withdrawal Dates</u></p> <p><u>9.5.A</u> <u>Return Amounts for Title IV Grant and Loan Programs</u></p> <p><u>Appendix G</u></p>	Federal	<p>Effective for the delivery of the second disbursement of a Stafford or PLUS loan certified for a single term of a standard term-based program or a program with nonstandard terms that are substantially equal and at least 9 weeks of instructional time in length (SE9W) on or after September 29, 2009, unless implemented earlier by the school.</p> <p>Effective with the publication of the October 2005 Blue Book for the definition of "module".</p> <p>Effective with the publication of the 04-05 Handbook</p>

		<p>Clarifies a school's options for defining the structure of a modular program and the effect of the school's choices on the frequency of annual loan limits, the definition of a payment period, a student's eligibility for additional funds due to a grade level increase within an academic year, the minimum loan period, the scheduling of disbursements, and the delivery of loan funds.</p>	<p>for:</p> <ul style="list-style-type: none">• Defining the structure of a credit-hour program offered in modules.• Disbursement scheduling and delivery in a credit-hour program offered in modules, with the exception of the second delivery of a loan made for a single term in a standard term-based program or a program with nonstandard terms that are SE9W.• Progressing to the next payment period in a non-term-based credit-hour program offered in modules.• The prohibition against making a late first delivery of Stafford or PLUS loan funds to a student enrolled in a term-based credit-hour program offered in modules who withdraws or drops to less-than-half-time enrollment without ever beginning half-time attendance in the term. <p>Effective for official and unofficial withdrawal determinations made by the school on or after October 7, 2000, unless implemented earlier by the school on or after November 1, 1999, for the payment period used to calculate</p>
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				the percentage of the period completed for a student who withdraws from a standard term-based program offered in modules.
1158	<p>Economic Hardship Deferment Eligibility</p> <p>Deferred for further research by the Policy Committee,</p>	<p><u>11.4.A</u> <u>Eligibility Criteria – Economic Hardship</u></p> <p><u>Appendix G</u></p> <p>Removes references to the ability of a borrower to qualify for an economic hardship deferment based solely on being unemployed, incarcerated, disabled, or on a temporary unpaid leave of absence from work if the condition begins on or after July 1, 2009. In addition, revised policy no longer allows a borrower who does not have income to qualify for an economic hardship deferment, based solely on that condition, if the condition begins on or after July 1, 2009. The text of the Manual is also revised to reflect the correct poverty guideline for borrowers residing in foreign countries.</p>	Federal	Economic hardship deferments granted on or after July 1, 2009, that begin on or after July 1, 2009.