



Policy Changes Approved

Unified Student Loan Policy

Batch 215: Proposal 1328

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*. The Integrated *Common Manual* is available on several guarantor websites, and it is also available on the *Common Manual's* website at <http://commonmanual.org>. Please carefully note the effective date of each policy change.

Total and Permanent Disability Effective Dates

The Manual is being revised to include the effective dates associated with the various types of TPD discharge that the Department may grant. Specifically, the Manual is revised to state that when the Department grants a borrower discharge based on a determination made by the Veteran's Administration (VA), the effective date is the date of the VA determination that the borrower is unemployable due to a service-connected disability. The Manual is also revised to state that when the Department grants a borrower discharge based on documentation from the Social Security Administration (SSA), the effective date is the date the Department receives the borrower's SSA documentation of Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) benefits. Finally, the Manual is revised to state that when the Department grants a borrower discharge based on certification by a physician, the effective date is the date the physician signs the borrower's TPD application.

Affected Section(s):	13.8.G Total and Permanent Disability
Effective Date:	For VA TPD – August 14, 2008; For Physician Certified TPD – July 1, 2010; For SSA TPD - July 1, 2013
Basis:	For VA TPD – §682.402(c)(9)(x) and (xii)(D); §685.213(c)(2); GEN-09-07. For physician certified and SSA TPD – §682.402(c)(3)(i); §685.213(b)(4).
Policy Information:	1328/Batch 215
Guarantor Comments:	None