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.

### Automatic VA TPD Determinations by ED

The Common Manual has been updated to incorporate the new automatic VA TPD discharge process the Department announced for totally and permanently disabled veterans with student loan debt in August 2019. The Department will do quarterly database matches with the Department of Veteran’s Affairs to identify totally and permanently disabled veterans with student loan debt and notify borrowers of their eligibility. Eligible borrower can opt-out of the automatic discharge process by notifying the Department within 60 days of receiving the eligibility notification. The Department will use the established lender notification process to notify lenders to both suspend collection activity for up to 120 days when borrowers are initially notified of their automatic eligibility, and notify lenders of the approved discharge.

**Affected Section(s):** 13.8.G Total and Permanent Disability  
**Effective Date:** Automatic VA TPD discharge notifications received from the Department on or after August 21, 2019.  
**Basis:** Presidential Memorandum and press release from the Department, both dated August 21, 2019.  
**Policy Information:** 1329/Batch 218  
**Guarantor Comments:** None