



Unified Student Loan Policy

Policy Changes Approved

Batch 219: Proposals 1330

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.

IDR Request as a Cure

The *Common Manual* has been updated to clarify that a signed Income-Driven Repayment Plan Request qualifies as a repayment agreement for purposes of curing a loan that has lost its guarantee.

Affected Section(s):	14.5 Cures and Reinstatement of the Guarantee
Effective Date:	Income-Driven Repayment (IDR) Plan Requests received after October 28, 2019, unless guarantor implemented earlier.
Basis:	Private letter guidance from the Department (Jon Utz) dated October 28, 2019.
Policy Information:	1330/Batch 219
Guarantor Comments:	Guarantors will accept a signed Income-Driven Repayment Plan Request as a curing instrument in the same manner as any other signed repayment agreement.