



*Unified Student Loan Policy*

## Policy Changes Approved

Batch: 223 Proposals 1334

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.

### Claim Returns

The *Common Manual* has been revised to correct language in Section 13.2, Claim Returns, and align it with the policy outlined in Section 13.3 and federal regulations. The policy in Section 13.2 incorrectly states that guarantors have 90 days to return a regular total and permanent disability request to a lender after receiving the claim. The correction aligns the policy with what is outlined in Section 13.3 and federal regulations that state the guarantor has 45 days to return a total and permanent disability request after receiving the claim from the lender.

<b>Affected Section(s):</b>	13.2 Claim Returns
<b>Effective Date:</b>	Total and permanent disability (TPD) discharge applications received by the loan holder on or after July 1, 2013.
<b>Basis:</b>	34 CFR 682.402(h)(1)(i)(A)
<b>Policy Information:</b>	1334/Batch 223
<b>Guarantor Comments:</b>	None.