



Unified Student Loan Policy

Policy Changes Approved

Batch 229: Proposals 1342 & 1343

The nation's guarantors provide the following summaries to inform schools, lenders, and servicers of the latest *Common Manual* policy changes. Please carefully note the effective date of each policy change.

False Certification — Disqualifying Status

Correction to False Certification Disqualifying Status Requirements

The Manual has been updated to reinstate the documentation requirements that were removed through proposal 1339 of Batch 227, approved by the Governing Board in March 2023. The prior proposal eliminated the requirements that a borrower applying for false certification discharge based on disqualifying status provide information about the state legal requirements for employment that the student could not meet, and supporting documentation proving the borrower had the disqualifying status at the time the loan was certified or originated as they were not included in regulation. These requirements, however, appear in ED's Loan Discharge Application: False Certification (Disqualifying Status) form, resulting in a correction to the Manual's language.

Affected Section(s):	13.8.D False Certification by the School
Effective Date:	False certification discharge applications received on or after July 1, 2023
Basis:	Loan Discharge Application: False Certification (Disqualifying Status), OMB No. 1845-0058, Expiration Date 12/31/2023
Policy Information:	1342/229
Guarantor Comments:	None.

Income Based Repayment (IBR)

Income Based Repayment – Definition of Family Size

The Manual is being revised to incorporate the regulatory change made to the family size definition for income-based repayment. Effective July 1, 2024, the borrower's spouse is only included in the family size for borrowers who file a joint tax return. The previous rule included the borrower's spouse in the family size regardless of tax filing status.

Affected Section(s):	10.8.D Income-Based Repayment Schedule
Effective Date:	IBR requests received on or after July 1, 2024
Basis:	34 CFR 682.215(a)(3), as amended by the Final Rule 88 FR 43820, published on July 10, 2023.
Policy Information:	1343/229
Guarantor Comments:	None.