



DEPARTMENT OF HIGHER EDUCATION & WORKFORCE DEVELOPMENT

COMPLIANCE UPDATE By Kim Slote, policy analyst

COMMON MANUAL

The Cooperative Agreement for Guarantors Participating in the *Common Manual* was initially approved Sept. 10, 1995, last amended Aug. 18, 2016. This agreement between guarantors that administer the Federal Family Education Loan Program was for the purpose of publishing a common policy manual to be used as a guide for their schools, lenders, secondary market and servicer clients. For 2020-2021, the *Common Manual* Governing Board contracted with Ascendium Education Group, formerly Great Lakes Higher Education Corporation, to facilitate the development and adoption of policies that are consistent with the requirements of Title IV of the Higher Education Act of 1965, as amended, applicable regulations and other guidance published by the United States Department of Education. Policy proposals are presented to the *Common Manual* Governing Board for consideration and approval, before being incorporated into the *Common Manual*.

Proposed policy updates and technical edits can be submitted by anyone in the FFELP community. In addition, comments on current proposals are welcomed by Ascendium Education Group on behalf of the *Common Manual* Governing Board. Instructions for how to submit comments or to submit policy proposals and technical edits for the *Common Manual* can be found at the following links.

- [Submit Policy Proposals/Tech Edits](#)
- [Review Proposals Out for Comment](#)

The *Common Manual* Governing Board approved policy changes proposed in Batch 223 February 18, 2021. Summaries of the most recent policy updates made to the July 2020 reprint of the *Common Manual* are posted to the *Common Manual* website at the following link <https://commonmanual.org> in the [Approved Policies](#) section. The common bulletin language for each policy change drafted by Ascendium Education Group is also provided at this link. The common bulletin language is attached to this compliance update, without revision, for your review. Changes made in the proposals will be incorporated into the *Common Manual* annual update.



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Policy Change Approved February 18, 2021

Unified Student Loan Policy

Batch 223: Proposal 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.

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