

May 19, 2009

OSFA/FFELP #08-09:11

Dear Student Loan Participant:

On April 16, 2009, the *Common Manual* Governing Board approved thirteen proposals from Batch 159 to modify the *Common Manual*. The changes will be incorporated into the *Common Manual* with the publication of the next annual update. Enclosed are the following updates:

- **Academic Year Categories for the Purpose of Determining the Frequency of Stafford Annual Loan Limits**
- **Proration of Stafford Annual Loan Limits**
- **FFELP Teacher Loan Forgiveness Request**
- **Income-Based Repayment Option**
- **Rebuttable Presumption**
- **Program Participation Agreement**
- **Ability to Benefit**
- **Definition of Independent Student**
- **Use of Professional Judgment in Certifying Unsubsidized Stafford Loans.**
- **Pre-repayment Disclosures**
- **Lender Disclosures during Repayment**
- **Disclosure When Granting Deferments on Unsubsidized Stafford Loans**
- **Providing Forbearance Information to the Borrower or Endorser**
- **Administrative Forbearance for Repayment Plan Change**
- **Total and Permanent Disability Discharge Request Based on U.S. Department of Veterans Affairs Determinations**
- **Eligible Not-for-Profit Holder**

For further information you may contact me at (850) 410-6846 or e-mail at [reitha.scott@fldoe.org](mailto:reitha.scott@fldoe.org).

Sincerely,

Reitha Scott, Policy Manager

Office of Student Financial Assistance