

IMPORTANT UPDATE

TO: Financial Aid Officers
Student Loan Officers

FROM: Ruth T. Vincent, Director
Guaranteed Loan Division

DATE: September 10, 2003

SUBJECT: COMMON MANUAL, *Unified Student Loan Policy* Training Brief Issue 3

Georgia Student Finance Commission (GSFC) is pleased to provide you with the third issue of Training Brief.

This Brief continues the series related to the restructuring of the Common Manual by focusing on changes to the manual's core chapters and identifying how each was re-divided into shorter, more focused chapters. A series of additional Training Briefs specific to the restructured manual will be published providing information such as tips for navigating the electronic *Common Manual*, how an idea becomes a policy proposal, and the proposal development process.

If you have any questions about the enclosed Training Brief, please contact Sarah Baumhoff by phone at 770-724-9139 or email sarahe@gsfc.org.

Attachment

ISSUE 3

Core Chapters Divided to Make Manual Easier to Use!

Common Manual core chapters underwent structural changes to allow users to access information more intuitively.

- Chapters 8 and ^{CCI}8 were merged.
- Core chapters were split into shorter, more focused chapters.
- Information within chapters was divided into more succinct sections.
- Sections were divided more extensively with subsections and subheadings.
- Information was reordered to more closely follow the life-of-the-loan format around which the manual was already organized.
- The following chart shows how the manual’s four core chapters were reorganized:

Previous Chapters	New Chapters
Chapter 5 - Borrower Eligibility and Loan Certification	Chapter 5 - Borrower Eligibility Chapter 6 - School Certification
Chapter 6 - Guarantee, Disbursement, and Delivery	Chapter 7 - Loan Origination Chapter 8 - Loan Delivery
Chapter 7 - Loan Servicing	Chapter 9 - Loan Servicing Chapter 10 - Deferment and Forbearance
Chapter 8 - Delinquency, Default, and Claims	Chapter 11 - Due Diligence in Collecting Loans Chapter 12 - Claim Filing, Discharge, and Forgiveness Chapter 13 - Violations, Penalties, and Cures