SECTION: Students
TOPIC: Financial Aid Professional Judgement
Approved: Signature on File

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POLICY

The College's Office of Financial Aid shall have the ability to exercise discretion regarding cost of attendance adjustments using professional judgement guidelines authorized in the 1992 amendments to the Higher Education Act of 1965.

RESPONSIBLE OFFICIAL(S)

Director of Financial Aid

DEFINITIONS:

Cost-of-Attendance (COA) is an estimate of a student's educational expenses for the period of enrollment.

Expected Family Contribution Formula (EFC) is a number that determines students' eligibility for federal student aid. The EFC formulas use the financial information students provide on their Free Application for Federal Student Aid (FAFSA®) to calculate the EFC.

Free Application for Federal Student Aid (FAFSA) - the applications available to students to help financial aid administrators determine federal funding eligibility.

PROCEDURE:

1. On a case-by-case basis, adjustments to the determination of financial need (aka professional judgment or PJ) can be utilized in order to reflect a student's unusual or special circumstances. Such circumstances may impact a student's cost of attendance (COA) or a student's ability to contribute towards their COA (as measured by the EFC). Adjustments (PJ) must be applied on an individual basis and may not be used to make across the board adjustments for groups of students. PJ adjustments are not corrections, they are modifications (adjustments) made by the FAA to more accurately reflect the student's special circumstances.
2. Although there may situations that fall outside the examples below, the following are circumstances that may qualify for COA adjustments through the use of professional judgment:
    - Adjustments to individual cost of attendance components (housing, books or supplies, transportation, etc.)
    - Medical or dental expenses not covered by insurance
    - Disability expenses not covered by insurance or third-party
    - Dependent care expenses
    - Elementary or secondary tuition paid by the family

        (Note: Occasionally it may it may be appropriate to grant an allowance for elementary or secondary tuition expenses if a dependent child is required to attend a particular elementary or secondary school for medical, emotional, physical, or perhaps academic program reasons. In these cases, it may be deemed appropriate to grant an allowance for elementary or secondary tuition expenses in the student's COA. On the other hand, when attendance at a particular school is one purely of individual choice the COA adjustment would not be appropriate).

- Dependents other than a spouse

  (Note: Student budgets are intended to cover the cost of the student. If the student is married and/or has children, the household understandably has additional costs for rent, food, insurance, etc. As a rule, basic living needs for other family members are accounted for in the formula that derives EFC and these costs normally cannot be included in the budget for any person other than the student. However, as a graduate medical school, the College only participates in non-need based student loans where the EFC is not used in the determination of financial aid eligibility. Therefore, occasionally, it may be deemed appropriate to grant an allowance for living expense associated with dependents other than a spouse.

3. Although there may be situations that fall outside the examples below, the following are circumstances that may qualify for EFC adjustments through the use of professional judgment:
   - Loss of employment and/or a significant decrease in earnings
   - Injury or disability which has prevented earning usual income
   - A natural disaster that has prevented earning usual income
   - Loss of benefits, such as unemployment, social security, child support, public assistance, etc.
   - Significant medical/dental expenses that will not be covered by insurance
   - Significant one-time increase in income was received in the FAFSA year that is not reflective of typical annual income

CROSS REFERENCE:
Policy B9530 Cost of Attendance