

BURRELL COLLEGE OF OSTEOPATHIC MEDICINE

STANDARD OPERATING PROCEDURES

Professional Judgement		SOP#: FA.004.01
Effective	5/24/17	
Approved	11/9/2021	

1. Purpose

Purpose of this procedure is to give the Financial Aid Administrator support and guidance when making any professional judgement on a student's file. Gives clarity on how the administrator should interact with a student and explain what justifies a professional judgement.

2. Related Policy/Authority

Office of Financial Aid

3. Faculty/Staff Responsibilities

Director of Financial Aid – To review and support staff to make the best judgement possible for student file, and verify supporting documentation is relevant and complete

Assistant Director of Financial Aid – To make the best judgement possible for student files

Financial Aid Advisor- To support Assistant Director in gathering and reviewing student requests to make the best judgment possible for the student

4. Definitions/Abbreviations

- COA – Cost of Attendance
- EFC- Expected Family Contribution (Student Aid Index- SAI, effective for the 2023-2024 academic year)

5. Procedural Steps

Procedures: Whenever possible the student should be counseled before making an appeal. No student will be prohibited from making an appeal, since appeals can be approved or denied, the merits of making the appeal should be discussed with the student so that:

- their time is not wasted.
- their expectations are realistic.
- they proceed with the appeal with an understanding of the approval process
- if approved, the outcome will make a difference to their financial aid eligibility (for example, if a student has not met their maximum COA, the appellate process could be unnecessary).

Appeals must be received in a timely manner prior to the end of academic year. Every effort will be made to make decisions promptly although there may be instances where additional information is required which may result in delays.

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- 1) The student must write and submit a detailed letter of appeal explaining, the reason for the request. The letter of appeal should be specific and address how, when, and why the financial circumstances have changed or occurred.
- 2) Appropriate documentation to support the usual or special circumstance(s) should be provided. For example, if a student is appealing for out-of-pocket medical expenses, they may be required to produce copies of medical bills and documentation of how much was paid out-of-pocket, for which health insurance did not cover. For other types of appeals appropriate documentation might include statements from employers, legal documents, travel expense receipts, etc.
- 3) The request will be reviewed by the Office of Financial Aid staff, and, if necessary, a financial aid appeals committee.
- 4) The student will be notified of the decision with further instructions, if necessary.

Cost of Attendance Adjustments: There may situations that fall outside the examples below for which a student should contact the Office of Financial Aid staff to discuss the details and, the following are circumstances that may qualify for COA adjustments by professional judgment:

- Adjustments to individual cost of attendance components (housing, books or supplies, transportation, residency applications, residency travel, 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 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 expected family contribution (EFC) and these costs normally cannot be included in the budget for any person other than the student. However, as a graduate medical school, BCOM 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.

Adjustments to the Expected Family Contribution Formula: Burrell COM has established a policy for making adjustments that impact the EFC and, therefore, better reflect a student's ability to contribute. In cases where student is providing information about the level of their financial need, there may situations that fall outside the examples below, but the following are circumstances that may qualify for EFC adjustments using professional judgment:

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- 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

6. Reports/Charts/Forms/Attachments/Cross References

- Burrell Financial Aid Manual – 11. FAM Professional Judgement
- Burrell Financial Aid Manual – 9. FAM Budge Adjustments
- Burrell Policy B9540 - Professional Judgement

7. Maintenance

Director of Financial Aid

Assistant Director of Financial Aid

8. Signature

Signature on File

11/10/2021

Director of Financial Aid

Date

9. Distribution List

Internal/External

10. Revision History

Revision Date	Subsection #	Summary of Changes	New/Cancellation/Replacement Procedure? (if applicable)	Approval Date
11.9.2021	5	Updated BCOM to Burrell and some minor grammatical changes.		11.10.2021

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