

**ASSOCIATED BETH RIVKAH SCHOOLS
DIVISION OF HIGHER LEARNING**

PROFESSIONAL JUDGMENT PROCEDURES

When determining a student's eligibility for Title IV aid, the Financial Aid Administrator may use "Professional Judgment" to adjust a student's cost of attendance or the data used to calculate the EFC for expenses that are beyond those considered in the formula. The "Professional Judgment" process will be initiated by student request. The professional judgment will be processed after the student's initial eligibility has been determined, conflicting information has been resolved and verification has been completed, if applicable. The reason for the adjustment is documented and explains the specific, special circumstances that warranted the professional judgment.

In the case of "Professional Judgment", the student and her parent must submit documentation of the additional expenses, and/or information, such as tuition payments for the student's siblings in elementary and/or high school, number in the household attending college for the student's sibling(s) attending unaccredited colleges, unusually high out-of-pocket medical expenses, or other unusual expenses or circumstances (such as loss of income). Upon review of the documentation, a determination is made by the Financial Aid Administrator concerning the acceptability of the circumstances and the adequacy of the supporting documentation. If the circumstance and documentation are approved, an adjustment can be made to at least one of the data elements used to calculate the student's EFC, and can be sent to the Central Processing System using the Professional Judgment-EFC Adjustment Request field. Alternatively, a student's cost of attendance can be changed. Once a new EFC (Expected Family Contribution) is calculated for the student, the student's awards are recalculated based on the new EFC. All Professional Judgment corrections are required to be sent back by the school while the student is still enrolled.

In addition, rare and unusual family circumstances may warrant the FAA to do a "Dependency Override" that allows her to consider a student independent for financial aid purposes. Examples of unusual circumstances would include abandonment by parents, and/or an abusive family environment that threatens the student's health or safety.

Any student who thinks she qualifies for either Professional Judgment or for a Dependency Override may contact the Financial Aid Administrator, Mrs. Rivka Greenspan. All decisions regarding these matters will be determined on a case by case basis.