

SEMINAR L'MOROS BAIS YAAKOV

PROFESSIONAL JUDGEMENT PROCEDURES

When determining a student's eligibility for Title IV aid, the Financial Aid Administrator may use "Professional Judgement" for expenses that are beyond those considered in the formula. This process can be initiated by student request after the student's initial eligibility has been determined.

In the case of "Professional Judgement", the student and her parent must submit documentation of the additional expenses, such as tuition costs and/or payments for the student's siblings in elementary and/or high school, tuition expenses 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 is sent to the Central Processing System and a new EFC (Expected Family Contribution) is calculated for the student. The student's awards are then calculated based on the new EFC.

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, Miss Miriam Kohn. All decisions regarding this will be determined by individual case.