

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

PROFESSIONAL JUDGEMENT PROCEDURES

When determining a student's eligibility for Title IV aid, the Financial Aid Counselor 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 his 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 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 Counselor, Mrs. Zisel Gurevitz. All decisions regarding this will be determined by individual case.