

## **KESER TORAH - MAYAN HATALMUD**

### **PROFESSIONAL JUDGMENT PROCEDURES**

When determining a student's eligibility for Title IV aid, the Financial Aid Administrator (FAA) may use Professional Judgment (PJ) to adjust a student's cost of attendance (COA), or the data used to calculate the SAI (Student Aid Index) for expenses that are beyond those considered in the formula. An FAA may also validate/confirm an adjustment to a student's dependency status based on a unique situation.

Students may pursue a PJ adjustment based on the categories of special circumstances and unusual circumstances, as described below.

#### **Special Circumstances**

Professional Judgment for special circumstances refers to financial situations (loss of a job, etc.) that justify the FAA adjusting data elements in the COA or SAI calculation.

Examples of special circumstances that may be considered, include:

- Change in employment status or income;
- Change in housing status (e.g., homelessness);
- Tuition expenses at an elementary, secondary school, or college;
- Medical, dental, or nursing home expenses not covered by insurance;
- Child or dependent care expenses;
- Severe disability of the student or other member of the student's household; and
- Other changes or adjustments that impact the student's costs or ability to pay for college.

To begin the process, the student and/or his parent must submit documentation of any additional expenses, and/or information regarding these expenses. After receiving and reviewing the documentation, a determination will be 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 SAI, and sent to the Central Processing System using the SAI Adjustment Request for the PJ field. Alternatively, a student's cost of attendance can be adjusted. Once a new SAI is calculated for the student, the student's awards are recalculated based on the new SAI. PJ corrections are required to be processed by the Department of Education while the student is still enrolled.

**Unusual Circumstances**

Professional Judgment for unusual circumstances refers to conditions that justify a financial aid administrator making an adjustment to a student's dependency status based on a unique situation, more commonly referred to as a dependency override. Unusual circumstances may include, but are not limited to, human trafficking, refugee or asylee status, parental abandonment or estrangement, or student or parental incarceration. Documentation of the unusual circumstances must be provided. Upon review of the documentation, a determination will be made by the FAA concerning the acceptability of the circumstances and the adequacy of the supporting documentation.

Keser Torah - Mayan Hatalmud will provide students with a final determination of their dependency status and financial aid award as soon as practicable after reviewing all requested documentation.

**Additional Information**

Requests for a PJ adjustment will be reviewed after the student's initial eligibility has been determined and any conflicting information has been resolved.

If the student was selected for verification, verification will be completed first. The institution may complete verification and make a PJ adjustment in the same transaction. Information that will be removed due to PJ is not required to be verified.

A student may have both a special circumstance **and** an unusual circumstance. Financial aid administrators may make adjustments that are appropriate to each student's situation with appropriate documentation.

All decisions regarding PJs - whether the Professional Judgment is approved or denied - will be documented. PJ decisions are determined on a case-by-case basis, and all determinations are final.