

**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 (PJ) to adjust a student's cost of attendance, or the data used to calculate the EFC (Expected Family Contribution) for expenses that are beyond those considered in the formula. These include the categories of special circumstances and unusual circumstances described below.

**Special Circumstances**

PJ for special circumstances refers to financial situations that justify the Financial Aid Administrator adjusting data elements in the COA or in the EFC calculation.

Requests for a PJ adjustment will be reviewed after the student's initial eligibility has been determined, conflicting information has been resolved and verification has been completed, if applicable.

To begin the PJ process, the student and her parent must submit documentation of the additional expenses, and/or information regarding these expenses. Examples could include tuition payments for the student's sibling(s) in elementary or high school, unusually high out-of-pocket medical expenses, or other unusual circumstances (such as loss of income). 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 EFC, and can be sent to the Central Processing System using the EFC Adjustment Request for the PJ field. Alternatively, a student's cost of attendance can be adjusted. Once a new EFC is calculated for the student, the student's awards are recalculated based on the new EFC. PJ corrections are required to be completed by the school 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. Examples of unusual circumstances could include human trafficking, refugee or asylee status, parental abandonment or incarceration. Upon review of 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.

Associated Beth Rivkah Schools, Division of Higher Learning 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**

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.

Any student who thinks she qualifies for Professional Judgment under special or unusual circumstances may contact the Financial Aid Administrator, Mrs. Zisel Gurevitz. Decisions regarding PJ's are determined on a case-by-case basis, and all determinations are final.