

**BURRELL COLLEGE
OF OSTEOPATHIC MEDICINE
POLICY MANUAL**

SECTION: Financial Aid

BCOM Policy 9112

TOPIC: Professional Judgement

Approval Date: 6/15/17

Effective Date: 7/1/17

Approved: *Signature on File*

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PURPOSE

There are special cases (unusual situations) where a financial aid administrator will need to exercise discretion as an administrator. Professional judgement guidelines that are authorized in the 1992 amendments to the Higher Education Act of 1965, are adhered to by BCOM when applying a professional judgement.

SCOPE

Applies to all BCOM Students

RESPONSIBLE OFFICIAL(S)

The Responsible Policy Official(s) for this policy is the Director of Financial Aid

DEFINITIONS

Cost-of-Attendance - The cost of attendance for a student is an estimate of that student's educational expenses for the period of enrollment.

Expected Family Contribution Formula - The Expected Family Contribution (EFC) is a number that determines students' eligibility for federal student aid. The EFC formulas use the financial information students provide on their Free Application for Federal Student Aid (FAFSA®) to calculate the EFC.

FAFSA- the applications available to students to help financial aid administrators determine federal funding eligibility. The acronym FAFSA stands for Free Application for Federal Student Aid

POLICY

On a case-by-case basis, adjustments to the determination of financial need (aka professional judgment or PJ) can be utilized in order to reflect a student's unusual or special circumstances. Such circumstances may impact a student's cost of attendance (COA) or a student's ability to contribute towards their COA (as measured by the EFC). Adjustments (PJ) must be applied on an individual basis and may not be used to make across the board adjustments for groups of students. PJ adjustments are not corrections, they are modifications (adjustments) made by the FAA to more accurately reflect the student's special circumstances.

Cost of Attendance Adjustments: Although there may situations that fall outside the examples below, the following are circumstances that may qualify for COA adjustments through the use of professional judgment:

- Adjustments to individual cost of attendance components (housing, books or supplies, transportation, etc.)
- Medical or dental expenses not covered by insurance
- Disability expenses not covered by insurance or third-party
- Dependent care expenses
- Elementary or secondary tuition paid by the family
(Note: Occasionally it may be appropriate to grant an allowance for elementary or secondary tuition expenses if a dependent child is required to attend a particular elementary or secondary school for medical, emotional, physical, or perhaps academic program reasons. In these cases, it may be deemed appropriate to grant an allowance for elementary or secondary tuition expenses in the student's COA. On the other hand, when attendance at a particular school is one purely of individual choice the COA adjustment would not be appropriate).
- Dependents other than a spouse

(Note: Student budgets are intended to cover the cost of the student. If the student is married and/or has children, the household understandably has additional costs for rent, food, insurance, etc. As a rule, basic living needs for other family members are accounted for in the formula that derives expected family contribution (EFC) and these costs normally cannot be included in the budget for any person other than the student. However, as a graduate medical school, BCOM only participates in non-need based student loans where the EFC is not used in the determination of financial aid eligibility. Therefore, occasionally, it may be deemed appropriate to grant an allowance for living expense associated with dependents other than a spouse.

Adjustments to the Expected Family Contribution Formula: Functioning as a non-TIV eligible institution BCOM cannot receive ISIRs and, therefore, does not receive information about a student's expected family contribution (EFC) from the FAFSA application. In addition, as a graduate medical school, BCOM only participates in non-need based student loans where the EFC is not used in the determination of financial aid eligibility. However, when BCOM does become TIV eligible, there may be institutional aid (scholarships and/or tuition waivers) that have need criteria associated with eligibility and awarding requirements. In expectation of this possibility, BCOM has established a policy for making adjustments that impact the EFC and, therefore, better reflect a student's ability to contribute. Although there may be situations that fall outside the examples below, the following are circumstances that may qualify for EFC adjustments through the use of professional judgment:

- Loss of employment and/or a significant decrease in earnings
- Injury or disability which has prevented earning usual income
- A natural disaster that has prevented earning usual income
- Loss of benefits, such as unemployment, social security, child support, public assistance, etc.
- Significant medical/dental expenses that will not be covered by insurance
- Significant one-time increase in income was received in the FAFSA year that is not reflective of typical annual income

ATTACHMENTS

003-Request for COA Review



Procedures for a Professional Judgement **(Professional Judgement)**

Procedures: Whenever possible the student should be counseled before making an appeal. Although no student should be prohibited from making an appeal, since appeals can be approved or denied, the merits of making the appeal should be discussed with the student so that:

- their time is not wasted.
- their expectations are realistic.
- they proceed with the appeal only if the appeal has a chance to be approved.
- if approved, the outcome will make a difference to their financial aid eligibility (for example, there would be no reason to make a COA appeal if the student has not already accessed their maximum loan eligibility).

Appeals must be received in a timely manner prior to the end of academic year. Every effort will be made to make decisions promptly although there may be instances where additional information is required which may result in delays.

- 1) The student must write and submit a letter of appeal explaining, in detail, the reason for the request. The letter of appeal should be specific and address how, when, and why the circumstances have changed or occurred.
- 2) Appropriate documentation to support the usual or special circumstance(s) should be provided. For example, if a student is appealing for out-of-pocket medical expenses, they may be required to produce copies of medical bills and documentation of how much was not covered by insurance. For other types of appeals appropriate documentation might include statements from employers, legal documents, etc.
- 3) The request will be reviewed by the financial aid office, and, if necessary, a financial aid appeals committee.
- 4) The student will be notified of the decision with further instructions, if necessary.

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Adjustments to the Expected Family Contribution Formula: As a non-TIV eligible institution for 2016-2017 and 2017-2018 BCOM cannot receive ISIRs and, therefore, does not receive information about a student's expected family contribution (EFC) from the FAFSA application. In addition, as a graduate medical school, BCOM only participates in non-need based student loans where the EFC is not used in the determination of financial aid eligibility. However, when BCOM does become TIV eligible, there may be institutional aid (scholarships and/or tuition waivers) that have need criteria associated with eligibility and awarding requirements. In expectation of this possibility, BCOM has established a policy for making adjustments that impact the EFC and, therefore, better reflect a student's ability to contribute. Although there may situations that fall outside the examples below, the following are circumstances that may qualify for EFC adjustments through the use of professional judgment:

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