

YESHIVA SHAAREI TORAH

PROFESSIONAL JUDGEMENT PROCEDURES

Expenses beyond those considered in the formula may be considered by the Financial Aid Administrator when determining a student's eligibility for Title IV aid, by use of "Professional Judgment". This process can be initiated by student request after the student's initial eligibility has been determined. The student and his parent must submit documentation of the additional expenses i.e. 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 an 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, and the student's awards are then calculated based on the new EFC.

In addition, in rare and unusual family circumstances, the FAA can do a "Dependency Override" that allows him to consider a student independent for financial aid purposes. Examples of unusual circumstances would include abandonment by parents, and/or abusive family environment that threatens the student's health or safety.

Any student who thinks he qualifies for either Professional Judgment or for a Dependency Override should contact the Financial Aid Administrator, Mrs. Schiller. All such decisions will be determined on a case by case basis.