



PROFESSIONAL JUDGEMENT

POLICY

On a case-by-case basis and consistent with federal guidelines, the Department of Financial Aid at Sherman College of Chiropractic may consider a student's special circumstances to add expenses to a student's budgeted cost of attendance. The Department of Financial Aid is expected and required to make reasonable decisions that support the intent of the federal guidelines regarding professional judgment. Sherman College is held accountable for all professional judgment decisions made, and for fully documenting each decision. This decision is both discretionary and final; there is no appeal process to the US Department of Education. This policy sets forth guidelines regarding how professional judgment in financial aid will be exercised.

Special Circumstances: Special circumstances are ones that differentiate the student's finances from those of other students. These special circumstances must include one or more of the following:

Costs related to disability, unusually high medical/dental costs not covered by insurance and not itemized on tax returns, car repairs, purchase of a personal computer, first time board examinations or other unusual circumstances to be considered.

Examples not considered special circumstances: Vacation expenses, standard living expenses (e.g., utilities, children's allowances, etc.), mortgage payments, medical insurance premiums, car payments or insurance, credit card or other personal debt and **all other discretionary expenses.**

Requesting a Professional Judgment Review: If a student or prospective student believes he or she has a situation that would qualify as a special circumstance that may lead to professional judgment, the student or prospective student should submit a letter requesting consideration for his/her particular circumstances and the Professional Judgment Appeal form to the Financial Aid Department. The Financial Aid Director and the VP for Business and Finance will review request on a first come, first served basis and will strive to issue a written decision and, if approved, process any changes within three weeks. Please note that a letter may not be required for some circumstances; please refer to the Professional Judgment Appeal form.

Impact of an Adjustment Following a Professional Judgment Review: If an increase to a student's cost of attendance budget is approved, the student's budget will be adjusted accordingly. Then, the student can be eligible for an increase in his/her plus loan or eligible for an increased work-study award. The supporting documentation will be placed and maintained in the student's financial aid file.