



## **PROFESSIONAL JUDGMENT**

### **TOPIC: Siblings in Graduate or Professional School**

#### **IM STANDARD TREATMENT**

IM standard treatment states that siblings who are enrolled in graduate or professional school should not be included in the household size and number in college unless the parents will provide more than half of their support during the academic year for which financial aid is sought. In general, because most graduate and professional school students are independent, they are not considered in the IM calculation. (However, if a graduate or professional school student is reported by the family as part of the household and number in college, no adjustment is made to exclude that student.)

#### **FM STANDARD TREATMENT**

The FM standard treatment excludes graduate and professional school students from the number in the household and the number in college.

#### **WHY PROFESSIONAL JUDGMENT MIGHT BE APPROPRIATE**

Although the graduate/professional school student is not usually reported in the household size or number in college, there may be instances when the financial aid administrator will want to recognize the student's enrollment. In deciding whether to recognize this enrollment, the aid administrator may want to determine whether the graduate/professional school requires a parent contribution. This is typically the case at medical schools, and may also be true for other professional school students. Usually such an adjustment is based on a family appeal.

Alternatively, if the family includes a graduate or professional school student in the household size and number in college, the aid administrator may want to eliminate that person from consideration. He or she is independent for financial aid purposes, and should no longer be dependent on the parents for more than one-half of his or her support.

#### **HOW IM COULD BE ADJUSTED**

An adjustment to recognize the graduate/professional school student's enrollment can be made in one of three ways.

- Increase the family size and number in college to include the graduate/professional school student.

- Make a direct allowance against income based on the actual parent contribution expected by the graduate or professional school. In this case, the number in family and number in college would not be adjusted.
- Make a direct allowance against the parent contribution based on the contribution expected by the graduate or professional school. This would only be appropriate if the contribution expected by the graduate or professional school were less than half of the contribution for the student.

Before deciding whether to make this adjustment, the aid administrator may want to consider whether the graduate/professional school student has the option to borrow the expected parent contribution.

### **HOW FM COULD BE ADJUSTED**

An FM adjustment could be made by increasing the family size and number in college. FM adjustments must be made to data elements.

### **HOW COLLEGE BOARD SERVICES SUPPORT PJ**

#### **CSS/Financial Aid PROFILE**

The PROFILE Family Member Listing provides information about the school each family member plans to attend during the application year—the name of the college, the type of college or university, and the student’s planned enrollment status. In addition, information about the prior school year is captured for each family member—year in school, name of school, parent contribution, and amount of scholarship and grant aid. Because both enrollment status and type of institution are in the data file, it is possible to use the data to identify cases needing review.

#### **College Board IM Options**

An institution using software that utilizes the College Board’s IM may want to establish a global parameter to restrict the number in the household or number in college for children who are over an age specified by the institution. For example, an institution may want to exclude children over the age of 24, since they are independent for student aid purposes.

### **DOCUMENTATION**

All changes should be documented.

The aid administrator may want to collect:

- A copy of the award letter (or other documentation) from the sibling’s graduate/professional school showing the expected parent contribution.
- A Sibling Enrollment Verification form - These are an effective tool in the determination of actual postsecondary enrollment, cost of attendance, and parental costs. See the *Siblings’ College Costs* tip sheet for an example.