



PROFESSIONAL JUDGMENT

TOPIC: Siblings' College Costs

IM STANDARD TREATMENT

IM standard treatment discounts the parent contribution for each child when more than one child is enrolled at least half-time at a postsecondary institution. If two are enrolled, the parent is expected to contribute 60 percent of the calculated contribution to each child; if three are enrolled, 45 percent; if four or more are enrolled, 35 percent. A parent attending a postsecondary institution is not counted in the total family members in college.

FM STANDARD TREATMENT

The FM standard treatment is to divide the parent contribution equally by the number of children in the family attending a postsecondary institution at least half time for at least one term. Parents are not considered in the number in college adjustment.

WHY PROFESSIONAL JUDGMENT MIGHT BE APPROPRIATE

The standard IM treatment does not take into account the cost of attendance and/or financial aid for each of the enrolled siblings. The actual parent contribution for a sibling might be lower if that child is attending a low-cost institution and/or is receiving significant aid.

HOW IM COULD BE ADJUSTED

The aid administrator may want to consider one of the following adjustments:

- Allocate the parental contribution based upon actual educational costs incurred by the student's brother or sister. The aid administrator may want to use the College Board's website (<https://bigfuture.collegeboard.org/college-search>) to determine the actual costs at the sibling's institution. Alternatively, the aid administrator could choose to use the average cost for the type of institution attended, as published annually by the College Board. To allocate the PC, the aid administrator should increase the total PC by 20 percent if two children are enrolled (35% if three are enrolled, etc.), and then calculate a percentage to be applied to the PC (student's budget total divided by the budget total for all enrolled children).
- Subtract the prior year's parent contribution for the sibling(s) listed in the Family Member Listing (FM-135) and reported on the e-FNAR or in the data file from the total parent contribution and use the remainder for the student.

HOW FM COULD BE ADJUSTED

There are no data elements that allow a direct adjustment to the FM parent contribution based on the siblings' college costs.

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 make automatic adjustments in your financial aid software to the way the PC is allocated.

College Board IM Options

An institution using software that utilizes the College Board's IM may establish a global option to allocate the parent contribution based on the type of institution attended by each child and the relative cost of that institution.

DOCUMENTATION

All changes should be documented.

The aid administrator may want to collect:

- A Sibling Enrollment Verification form - these are an effective tool in the determination of actual postsecondary institutional enrollment, cost of attendance, and parental costs. (See attached sample – replace items in [blue](#) before using.)

**CERTIFICATE
OF
SIBLING ENROLLMENT**

A. YOUR COLLEGE STUDENT INFORMATION

Name _____ SSN _____
My sibling _____ will () will not () be attending a post-secondary institution during the 20##-## academic year.

Continue to Section B if your sibling will be attending a post-secondary institution
If your sibling will not be attending a post-secondary institution return to the address above.

B. TO BE COMPLETED BY SIBLING OF THE YOUR COLLEGE STUDENT

In order to verify information on my sibling's financial aid application, I authorize the institution at which I am enrolled to release the information requested to [Your College](#).

Name of Institution: _____

Sibling's Name

Signature

SSN

Date

C. TO BE COMPLETED BY INSTITUTION REFERENCED IN SECTION B

The [Your College](#) student referenced in Section A has indicated on her/his financial aid application that s/he has a sibling, referenced in Section B, who will be attending your institution during the 20##-## academic year. Please complete the following information regarding the student enrolled at your institution to assist us in our certification.

EXPECTED DATE OF GRADUATION _____/_____/_____ (Month/Year)

20##-## ENROLLMENT STATUS () Undergraduate () Graduate
() Full-time () Half-time
() Less than ½ () Not enrolled
() Degree () Certificate () Non-degree

DEPENDENCY STATUS () Dependent () Independent

RESIDENCY STATUS () Resident () Off-Campus () Commuter

COSTS FOR THE ACADEMIC YEAR _____ Tuition & Fees _____ Room & Board
_____ Total Cost of Attendance

FINANCIAL AID INFORMATION Is the student a financial aid applicant? () Yes () No

PC for 20##-##: FM _____ IM _____

Is the student receiving non-need based aid? () Yes () No
If yes, please indicate sources and amounts:

I CERTIFY THAT THE ABOVE INFORMATION IS ACCURATE TO THE BEST OF MY KNOWLEDGE.

Signature of College Official

Date