

## PROFESSIONAL JUDGMENT TIP SHEET

### Topic: Siblings Enrolled in Graduate or Professional Programs

#### What?

The CSS Profile collects college enrollment information of each member of the household for whom the parents are providing more than half of their financial support.

Standard IM does not make a distinction between undergraduate and graduate/professional enrollment in the number in college. However, it is common practice for institutions to remove graduate/professional students from the number in college and potentially the household size. This tip sheet will be based on why an institution may consider a sibling in graduate/professional school, rather than the common practice of excluding them.

#### Why?

Institutions typically remove graduate/professional students from the number in college and potentially the household size because these students are considered independent with no expectation of parental support for post-graduate costs. The financial aid administrator may choose to take the enrolled sibling's educational expenses into account when the parents are expected to contribute by the institution.

#### How do I...

##### Collect information?

The CSS Profile collects the following information for each member of the household: enrollment status, name and type of institution, and the parents' self-reported contribution. The financial aid administrator may also want to collect documentation related to graduate/professional educational expenses, which could include:

- Documentation from the sibling's graduate/professional school with the expected parent contribution. Examples may include the sibling's financial aid offer or student account statement.
- A sibling enrollment verification form confirming enrollment, cost of attendance, and the expected parent contribution. See the Siblings' College Costs tip sheet for an example.

### Analyze the information?

The financial aid administrator may want to consider the following when determining whether to include the student in the household size and/or account for the sibling's graduate/professional educational expenses:

- Consideration of parent financial information in determining the sibling's financial assistance
- The amount of the calculated parent contribution for the sibling
- The sibling's borrowing potential/options

### Treatment in IM and FM

#### IM Standard Treatment

Standard IM not only includes siblings who are enrolled in graduate/professional school in the household, but also includes these students in the number in college adjustment. However, many institutions will remove the graduate/professional student from the household and/or number in college.

The financial aid administrator may consider the following options to account for the sibling's graduate/professional expenses:

- Include the sibling in the household, but not the number in college. This acknowledges the family's support of the student's living expenses, but not the student's educational expenses.
- Include the sibling in the household and in the number in college. This acknowledges both the living and educational expenses of the student using the standard IM treatment.
- Make an allowance against income for the parent contribution calculated by the graduate or professional school.

#### FM Standard Treatment

Standard FM includes graduate and professional school students in the household and the number in college if the parents are providing more than half of their support during the academic year being evaluated.

#### IM Options

IM provides global options that allow the institution to restrict the number in household or number in college to those who fall under specified ages. These options allow an institution to systematically exclude those who may be in graduate/professional school as they are typically older. The financial aid administrator may want to override these age settings when including a graduate/professional student in the household and/or in college.

## PROFESSIONAL JUDGMENT CASE STUDY

### TOPIC: Siblings in Graduate or Professional School

#### Case Study 1

Billy Trench is a first-year student who reports that his family will have two in college as Billy's sibling, Kelly, will be in her first year of law school. The aid administrator removed Kelly from the number in college since institutional policy dictates that only siblings pursuing their first undergraduate degree are considered in college for IM need analysis purposes. Institutional policy allows inclusion of siblings enrolled in graduate/professional school on appeal, with documentation of parent financial support.

The aid administrator requested and received a letter from the financial aid office at Kelly's school confirming that they utilize parental information when determining financial aid eligibility. This letter indicated a parent contribution for law school of \$25,000 per year.

#### Decision

The financial aid administrator determined it was reasonable to take into account the expenses the family has to support Kelly's studies, since Kelly's financial aid was based upon a calculated student and parent contribution.

#### Treatments in Methodologies

##### IM Treatment

Billy's financial aid record was updated to reflect a household with two in college, which resulted in a recalculated parent contribution using the 60% sibling in college adjustment. Billy's original expected parent contribution in IM was \$30,000. The parent contribution after the adjustment is \$18,000, resulting in additional need-based aid for Billy.

##### FM Treatment

The sibling is included in the number of college adjustment. No further adjustment is warranted.