



PROFESSIONAL JUDGMENT

TOPIC: Family Size

IM STANDARD TREATMENT

All members of the household who will be supported financially during the academic year in question, including the student, are included in the parents' household size. Other children are included if they get more than one-half of their support from the parents. Other people may be included if they live with the student's parents and get more than one-half of their support from the parents and will continue to get that support during the academic year. Support includes money, gifts, loans, housing, food, clothes, car, medical and dental care, and payment of college costs.

FM STANDARD TREATMENT

The FM standard treatment is the same as the IM.

WHY PROFESSIONAL JUDGMENT MIGHT BE APPROPRIATE

Often the household size reported does not reflect the household members the parents are actually supporting. For example, there may be people included in the household size who actually provide their own support, and there may be others outside the household, who are not claimed as tax exemptions, but who receive significant support from the family. There may be natural extensions of the family who don't meet the household definition who might be added (e.g., a family member overseas) and there may be older siblings who should not be allowed.

HOW IM COULD BE ADJUSTED

Family size could be reduced by removing people who have income sufficient to support themselves, who appear to have other sources of support because they are not included as exemptions on the parent's tax return, or who would be considered independent by the federal definition. (Older siblings with significant disabilities should be included in the household if they are supported by the parents and are unable to support themselves.)

Family size could be increased by adding people to whom significant support was provided, even though these individuals do not meet the definition in the standard treatment - for example, the student's elderly grandparents who receive a majority of their support from the student's parents, but live in nursing home.

The adjustment may be as simple as adding or subtracting a person from the household size. Also, adjustments to family income or allowances might be necessary. For example, an aid administrator might add the income of an older sibling living in the household to total family income (and taxes paid to total taxes paid) and then include the sibling in the household size. Alternatively, the sibling could simply be eliminated from household size. An aid administrator could recognize support paid to someone who did not qualify for standard treatment by reducing income or increasing allowances.

HOW FM COULD BE ADJUSTED

The FM could be adjusted in the same way as the IM. However, the adjustment must be made to a data element rather than to a computed value. An aid administrator could increase or decrease the number in the household. If recognizing reductions or increases in expenses, the only data elements that could be used to make adjustments are income, taxes paid, and Title IV exclusions.

HOW COLLEGE BOARD SERVICES SUPPORT PJ

CSS/Financial Aid PROFILE

Use the Dependent Family Member Listing to learn more about the family composition. A relationship code is entered for each family member, as is the age, and the family member's year in school. Compare this information to the number reported on the PROFILE or the FAFSA for number in household. Since relationship codes and family member ages are reported electronically, it is possible to build automated edits to identify cases needing review.

Families report additional information in Section ES. This is a good place to look for information about special family circumstances that affect the family's ability to pay for college, including family members living outside the home that are being supported financially.

College Board IM Options

An institution using software that utilizes the College Board's IM may invoke a global parameter to restrict number in the household or number in college for children who are over an age specified by your 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:

- Tax returns
- Canceled checks demonstrating support paid
- Details about who is included in the household size, including age, enrollment status, occupation, and other information such as is included in the PROFILE Dependent Family Member Listing.

- Documentation from a care provider