London Business School

Version 1.0
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US Federal Loans: Professional Judgement Policy

This policy establishes the conditions under which London Business School (LBS) may exercise discretion (known as Professional Judgement) to adjust a student's cost of attendance (COA) in accordance with HEA Section 479(a) and Federal Student Aid Handbook (Chapter 5). It also sets out the process for making requests and details how these will be processed.

This policy applies only to US Federal aid. It does not create eligibility for a program or waive general Title IV eligibility requirements.

LBS is a postgraduate-only School and therefore all students are automatically categorised as independent for Federal student aid purposes. Therefore, dependency overrides based on unusual circumstances or determinations for unaccompanied homeless youth are not relevant to LBS students and are not included within this policy.

1. Requesting a Professional Judgement

LBS will publicly disclose the availability of Professional Judgement consideration in its Consumer Disclosure, where a link to this policy will be provided. Students may request a Professional Judgement review after submitting the FAFSA for the relevant award year. Students must re-apply for each subsequent financial aid year.

To trigger an assessment, the student should contact the Financial Aid team by email at financialaid@london.edu to explain why the COA does not cover their personal, specific circumstances, specify the adjustment requested, and provide available supporting documents.

LBS may request additional information reasonably needed to evaluate the request. This may include evidence of childcare costs or evidence of additional travel expenses. If information is missing, LBS will inform the student what is needed and provide a reasonable response deadline.

2. Special Circumstances that may be considered

All requests will be assessed on a case-by case basis. Requests can only be considered for personal circumstances that are specific to the student. A condition shared by a broad group of students is not, by itself, sufficient evidence for an individual adjustment. LBS will only consider expenses that are not already accounted for in the applicable COA.

A non-exhaustive list of where professional judgment may be applied includes dependent-care expenses; a disability affecting the student or household; or medical, dental, or nursing home expenses.

3. Decisions

The Financial Aid Team will review complete requests within 10 business days. Students will receive a revised Award Letter if the Professional Judgement results in increased aid eligibility. If denied, a written explanation will be provided.

4. Appeals

A student may ask LBS to reconsider a decision by submitting new, material information or identifying a factual or procedural error within 10 business days of the decision. Appeals must be submitted to the Financial Aid Team at financialaid@london.edu and will be processed within 10 working days. This internal reconsideration process is an LBS policy choice and does not change the federal rule that the institution's Professional Judgement determination is not appealable to the U.S. Department of Education. The outcome of any reconsideration request is final.

Version Log

Version	Date	Updates