



## PROFESSIONAL JUDGEMENT POLICY

**The Policy:** The Department of Education accounts for unique situations by authorizing Financial Aid Administrators to exercise Professional Judgement to adjust data elements used to determine a student's Student Aid Index (SAI), components of a program's Cost of Attendance (COA) and / or dependency status. The two categories Financial Aid Administrators consider in exercising Professional Judgement are special circumstances and unusual circumstances. Special circumstances refer to the financial situations that justify making an adjustment to the data elements in the SAI calculation or the components of the COA. Unusual Circumstances refer to conditions that justify an adjustment to a student's dependency status based on a unique situation and allow an administrator to complete a Dependency Override. If a student has a unique situation in either category of special and/or unusual circumstances, they may request our financial Aid Office to review their individual circumstances. Upon review, our aid administrators will make a final determination on where a Professional Judgement is substantiated and make the necessary adjustments to reflect that decision.

**Appointments:** Make an appointment to speak with the financial aid office. They will be able to help you explore your options and help you determine if an appeal might be right for you.

### What qualifies as a special circumstance for professional judgement?

Circumstances that might qualify as a special circumstance include:

- Loss of Employment: A student (or spouse) who earned money in the income required for the award year. (Example: 2024 – 2025 you report 2022 income taxes). A student (spouse) has been unemployed for at least 10 weeks.
- Other Loss of Income: Alimony, Child Support, Retirement/Pension, Social Security (taxed), Worker Compensation, and/or Decrease of Income.
- Separation or Divorce
- Death of Spouse
- One Time Payment Received: Pension or IRA, Annuities, and/or Settlement)
- Significant Medical Expenses
- Dependency Override: Parents refuse to financially contribute, complete their part of the FAFSA, parents do not claim the student as dependent for income tax purposes, and/or demonstrates total self-sufficiency.

If you feel like you have been impacted by one of the examples above, we recommend you complete and submit the Professional Judgment form so we can determine how best to assist you.

### FINANCIAL AID ADJUSTMENTS DO NOT GUARANTEE ADDITIONAL FUNDING!

Circumstances that will NOT qualify as special circumstance:

- Dependent students who are self-sufficient and have an established, healthy relationship with parent(s)
- Dependent students whose parents do not claim the student on their tax returns
- Circumstances already accounted for on the FAFSA
- Consumer debt (Mortgages / Rent / Auto Loans / Insurance / Repairs / Credit Card Debt)
- Noneducational expenses, i.e., expenses related to pets, vacations, or extracurricular activities
- Chapter 7 & 11, Personal Bankruptcy
- Vacation Expenses
- Standard Living Expenses

### How to submit an appeal:

1. Request an appointment with the financial aid office to find if an appeal will benefit you
2. Complete and submit the Professional Judgement Request Form your financial aid counselor provides you
3. Prepare your statement and gather all the necessary documentation (The request form will provide you with a list of documents you will need)
4. Submit your statement, request form, and documents to the financial aid office.



**IMPORTANT REMINDER:** Not all appeals result in additional aid. In some cases, changes do not make students eligible for more grants or additional loan amounts. In rare cases, students may lose grant eligibility. This is why it is important to provide your financial aid office with as much detailed, accurate information as possible before your appeal is submitted. Not all appeals are approved. If you appeal, your appeal could be denied. This is a final decision and cannot be contested at a higher level. The Department of Education cannot overturn the decision.

**Processing time:**

- Unless you are requesting a dependency override, you must complete verification. If you were selected for verification before your appeal can be reviewed.
- Appeals will not be reviewed until all documentation is provided.
- Appeal decisions can take upwards of 6 to 8 weeks.
- The financial aid office may request additional information.
- You will be notified by the financial aid office in person of the outcome of your request.
- If the appeal is approved, aid will be adjusted in 7 – 10 business days and you should allow at least 1 to 2 weeks for aid to disburse to your ledger and a meeting set up with the financial aid office.