

Professional Judgment- Policy and Procedure

If a student approaches the Director of Financial Aid about a situation that is out of the normal scope of traditional information required to be input on the FAFSA, but is seriously detrimental to amount the student is able to afford for college, the Director of Financial Aid has the authority to perform a professional Judgment (PJ) and manually change the student and/or parents income to reflect their situation.

Below is a list of acceptable reasons to perform a professional Judgment:

- Dependency Status- Dependent student may be able to switch to Independent status if they can prove that their parents are not responsible for them in any way
- Severe change in earnings from one year to another
- Divorce/Separation/ Death of a Spouse or Parent
- Unusually high medical or Dental Bills that are not covered by insurance
- Unemployment or Disability
- Rollover exclusion
- Tuition Expenses at an Elementary or Secondary School
- Nursing Home expenses not covered by Insurance
- Unusually high childcare or dependent care costs
- Dislocated worker status of a family member
- A dependent students parents refuse to give information for FAFSA- student would be eligible for Unsubsidized loans only
- Parents enrolled at least half time in a degree, certificate, or other program leading to a recognized educational credential
- Student / Parent Received a one-time income distribution
- Student has become homeless
- Student is affected by a local disaster (hurricane, earthquake, flood, ect.)

Procedure

All Professional judgment cases are sent to our third-party servicer, Financial Aid Services for verification

For each professional judgment case, a Reason for Use Itemization of Documentation form must be used. Along with this form the Director of Financial Aid must choose which worksheet best correlates with the students information work sheet options are:

Worksheet 1- Dependency Override

This worksheet is used when a dependent student can prove that they live independently and have no aid or assistance from a parent or guardian.

Worksheet 2- Income Reduction

This worksheet is used when the base year's income does not accurately reflect the student or family's ability to pay for education. Instances of this are divorce, death, change or loss of employment (possible dislocated worker, disability, or receipt from a non-recurring income).

Worksheet 3- Unsubsidized Loan Eligibility

This worksheet is used when the parents of a dependent student refuse complete their portion of the FAFSA. The student must show that they are financially independent and the students' parents do not support them.

Worksheet 4- Childcare and Dependent Care Expenses / Elementary and Secondary School Expenses

This worksheet is used when additional costs associated with attendance at tuition charging schools or child/ dependent needs be isolated out of a student/ parent's income.

Worksheet 5 – Support of Extended Family

This worksheet is used when a relative is being supported by the student's family and they are unable to support themselves.

Worksheet 6 – Unusual Medical and Dental Expenses

This worksheet is used if the student/ family of student had a large number of medical or dental bills that are not covered by insurance. This can impact the student/ family's ability to contribute

Worksheet 7 – Parent Enrolled in College

This worksheet is used when a student's parent is enrolled at least half time in a degree, certificate, or other program leading to a recognized education credential at an institution with a program participation agreement under section 487.

Worksheet 8 – Rollover Exclusion

This worksheet is used when the IRS Data Retrieval Tool was used when entering the FAFSA. The reported untaxed income was incorrectly taken from an IRA distribution and / or pension account on the ISIR.

All worksheets should be sent with the appropriate documentation. All documentation needed will be itemized on the specific worksheets.

Once the documentation has been submitted to the Director of Financial Aid, she will then upload it to the EDGE Portal under Professional Judgment, then select which Financial aid year you are requesting a PJ. If there are missing signatures or documentation, then the incomplete file will be uploaded to the "Incomplete" folder under professional Judgment. It is the Director of Financial Aid's responsibility to get all missing documents and resend the file.

When the PJ has been reviewed, the Director of Financial Aid will then receive an email that the reviewed file can be located in the EDGE portal under Professional Judgment- financial aid year (ie- 14-15)- and Reviewed.

The reviewed file will need to be printed and placed in the students file. The updated ISIR with the new EFC will be included in the review file. This is the EFC you use to create a revised Estimated Financial Aid Award Letter.

If there are missing signatures or documentation, then the incomplete file will be uploaded to the "Incomplete" folder under professional Judgment