

## Professional Judgement/Special Circumstance

Professional Judgment refers to the school's authority to make adjustments, on a case-by-case basis, to information reported on the Free Application for Federal Student Aid (FAFSA) so that the Department of Education can recalculate the Expected Family Contribution (EFC). The EFC is the number that the school uses to determine if a student is eligible for need based Federal Title IV financial aid.

**Please Note:** The school does not have the authority to make direct adjustments to the EFC or to the formula used to calculate the EFC, just data elements on the FAFSA which may change the EFC.

The professional judgment process is an extensive process that requires a thorough review by the Financial Aid Office to determine what, if any changes, may be appropriate based on your FAFSA application. It is a time intensive process, which may take up to 2-4 weeks to review and includes the following steps:

- If a Professional Judgment request is submitted, the student will be institutionally selected for Verification (if not previously selected). Be aware that during the Verification process, corrections to your FAFSA may be required which can result in a change to your aid eligibility.
- The file will then be reviewed to determine if all required documentation has been submitted. If additional documentation is required, the student will be notified by email.
- After the Special Circumstance request is submitted with required documentation the Financial Aid Office may make an appointment to meet with the student to gain additional clarification to the request.
- The Financial Aid Office will determine if a student's Professional Judgment request meets the criteria to make data element changes to their FAFSA.
  - If approved, appropriate changes will be made to the student's FAFSA and submitted to the Department of Education. The Department of Education will then recalculate the Expected Family Contribution (EFC) and the student's eligibility for need based aid. The student will be notified by email.
  - If denied, the student will be notified by email.

In many cases, an adjustment does not increase the student's eligibility for grants, or the total amount of aid awarded. The Financial Aid Office reserves the right to deny any appeals that would not increase a student's eligibility for aid. The decision by the Financial Aid Office is final and cannot be appealed to the Department of Education.

Special circumstances are anything that differentiates the family's finances from those of other families. Below are examples to include, but not limited to, reasons to submit a professional judgment request:

Reason for Professional Judgement/Special Circumstance	Documents Required
Loss or Change of Employment and/or Income	<ul style="list-style-type: none"> <li>• Statement on letterhead indicating the last date of employment</li> <li>• Copy of the last 3 paystubs including any vacation pay, severance, bonuses, or tips received</li> <li>• Documentation of the gross income of the person whose employment status changed</li> <li>• Documentation of any type of income being received including workman's compensation, payments from 401(k) or 403(b) plans, the financial contribution made by individuals</li> <li>• Current year IRS tax returns/transcripts</li> </ul>
Change in student marital status	<ul style="list-style-type: none"> <li>• Student's marriage certificate</li> <li>• Divorce and/or legal separation documentation.</li> <li>• Student's and spouse's most recent tax returns</li> </ul>
Death of a Parent or Spouse	<ul style="list-style-type: none"> <li>• Death certificate of the deceased individual</li> <li>• Copy of final paycheck</li> <li>• Documentation of any death benefits received</li> </ul>
Unusual Medical/Dental Expenses	<ul style="list-style-type: none"> <li>• Documentation of paid out-of-pocket medical expenses</li> <li>• Copy of Schedule A (tax form)</li> </ul>

**Note: additional documentation may be requested beyond what is listed above.**

Situations that are not considered special circumstances:

- vacation expenses
- tithing expenses
- standard living expenses (e.g., utilities, credit card expenses, children's allowances, etc.)
- mortgage payments
- car payments

- lawn care
- medical expenses that are covered by the students and/or parents health insurance
- credit card or other personal debt problems
- all other discretionary expenses

If a student would like to request consideration of special circumstances, please submit a Special Circumstance form.