



## **PROFESSIONAL JUDGMENT**

### **Instructions to Students/Parents:**

All requests for the execution of professional judgment must:

1. Be initiated by a letter from the student in which the student requests consideration of his/her circumstances. It must be legible, signed, and dated. The student is encouraged to focus on events in the prior year that have affected or will affect his/her family's ability to pay for the current year's college expenses.
2. Require documentation. For example, loss of employment typically means a termination/layoff letter and documentation of unemployment benefit eligibility from a government agency.
3. Require a valid and verified Student Aid Report. The Free Application for Federal Student Aid must be filed according to the instructions provided by the Department of Education. Exceptional circumstances will be considered only after the school has received a valid SAR. If the student has been selected for verification, the school must complete the verification process before considering any special circumstances.
4. Require a signed copy of the tax transcript for the tax year information required on the FAFSA. If the student has not already provided a copy of all required tax documents for verification, this should be included with the request for consideration of special circumstances.

Any adjustments made to the SAR as a result of a request for a professional judgment decision may delay or change the financial aid package.

### **All Requests Should Be Directed to the Financial Aid Office**

- Parent's death or divorce for dependent students; the death of or divorce from the spouse of an independent student.
- Loss of employment – Parent of a dependent student, student, or spouse of an independent student.
- Loss of untaxed benefit – Parent of a dependent student, student, or spouse of an independent student.
- Extraordinary medical expenses in the household to which the student belongs. These must exceed the medical allowance in the Income Protection Allowance.
- Tuition for private schooling of siblings of a dependent student.
- Dependent childcare for children of independent students.
- Extreme business or farm debt or bankruptcy payments.
- Dependency Overrides



## **Documentation Requirements**

### **For death or divorce:**

- A copy of the death certificate for the parent of a dependent student, spouse of an independent student.
- A copy of the divorce decree or separation agreement.
- A signed copy of the parents and/or student's prior year income tax return

### **For loss of wages:**

- Termination or resignation letter that includes the last date of employment.
- Completed, signed copy of prior year's income tax return, W-2 forms, and any relevant worksheets or schedules.

### **For loss of benefits:**

- Copy of court order that specifies termination date and amount of child support.
- Copy of letter from the appropriate state or federal agency that determines termination date and amount of benefits.
- Completed, signed copy of prior year's income tax return, W-2 forms and any relevant worksheets or schedules.

### **For extraordinary medical expenses:**

- Receipts for medical expenses that show the total patient liability, that is, the amount due and not covered by insurance.
- Documentation of actual amount paid by the family.
- If the receipts do not indicate whether or not the expense was covered by insurance, they must be accompanied by a letter from the medical provider or insurer stating that the expense, or a specified portion of the expense, was payable by the patient.
- Completed, signed copy of prior year's income tax return, W-2 forms, and any relevant worksheets or schedules.
- Under extraordinary circumstances, these expenses may be added to a student's Cost of Attendance.

### **Extreme business or farm debt, bankruptcy:**

- Documentation of the debt.
- Documentation of the value of the business or farm liable for the debt.
- Copy of court-ordered bankruptcy payments.



- Completed, signed copy of prior year's income tax return, W-2 forms and any relevant worksheets or schedules.

**Dependency Overrides:**

- If a student is under the age of 24, not married, has no dependents, and is not a veteran, an orphan or a ward of the court, he/she is considered to be dependent for the purposes of federal student aid.
- A Dependency Override may be requested in cases of complete alienation between a parent and a student. In support of a request for a dependency override, the student should submit statements from third parties having first-hand knowledge of the circumstances. These should include statements on agency letterhead from social workers, school officials, church officials, or others in positions of authority who are familiar with the situation.
- The Director of Financial Aid will make the final determination in requests for Dependency Overrides. Federal regulations do not permit a financial aid officer to perform a Dependency Override because of a parent's unwillingness to pay for education.