

PROFESSIONAL JUDGMENT

Financial aid administrators are authorized to make professional judgment (PJ) decisions for special or unusual family or student circumstances. These circumstances must be documented. The Financial Aid Department must analyze special and/or unusual circumstance(s) requiring professional judgment decisions on a case-by-case basis and only the Financial Aid Department has the authority to adjust a student's eligibility using professional judgment.

The reason for the adjustment must relate to that student's special and/or unusual circumstance(s) and must be documented in the student's file. All requested documentation must be submitted to evaluate the PJ request. Adjustments are at the sole discretion of the Financial Aid Director at your school.

There are different categories of professional judgment:

Special Circumstances refer to financial situations that may justify an aid administrator adjusting data elements in the Cost of Attendance or the Student Aid Index calculation. Examples of special circumstances may include:

- Change in employment status, income, or assets;
- Tuition expenses at an elementary or secondary school;
- Medical, dental, or nursing home expenses not covered by insurance;
- Child or dependent care expenses;
- Other changes or adjustments that impact the student's cost or ability to pay for college.

This is not an exhaustive list. If you feel you may have a special circumstance that requires an adjustment to reflect your situation more accurately, you should speak to your campus Financial Aid Administrator to discuss your unique situation. Note that not all special circumstances warrant an adjustment.

Unusual Circumstances refer to conditions that justify an aid administrator making an adjustment to a student's dependency status based on a unique situation, more commonly referred to as a dependency override. Examples of such conditions may include:

- Human trafficking;
- Legally granted refugee or asylum status;
- Parental abandonment or estrangement;
- Student or parental incarceration

Documentation to justify PJ for an unusual circumstance may include (but is not limited to):

- Documented interview between the student and financial aid administrator
- Submission of a court order or official federal or state documentation that the student or parents are incarcerated
- Documented phone calls or written statements from
 - a state, county, or tribal welfare officer;
 - an independent living case worker who supports current and former foster youth
 - a public or private agency servicing victims of abuse, neglect, or violence
 - an attorney, guardian ad litem, or court-appointed special advocate or TRIO or GEAR UP program
- Utility bills, health insurance, or other documents that demonstrate a separation from parents or legal guardians

Once a dependency override is approved, it will generally apply to subsequent years if the student's situation has not changed. The student will be asked to confirm in writing whether or not the unusual circumstances still exist.

If you feel you have unusual circumstances that justify a dependency override, speak to your campus Financial Aid Administrator for assistance.

Dependent Students without Parent Support: Dependent students whose parents refuse to support them are not eligible for a dependency override, but they may be able to receive a dependent level Direct Unsubsidized Loan only. To be eligible for this provision a student must provide documentation of the parents' refusal to complete the FAFSA; or documentation that the parents do not and will not provide any financial support to the student (including the date support ended). If parents refuse to sign and date a statement to this effect, alternative documentation from an independent third party (e.g. teacher, counselor, cleric, or court) may suffice.

Unaccompanied Homeless Youth: A student may be considered independent if the student is determined to be an unaccompanied youth who is homeless or self-supporting and at risk of being homeless. Documentation of these statuses is generally required from:

- A local educational agency homeless liaison
- The director of an emergency or transitional shelter, street outreach program, etc.
- The director of a federal TRIO program or GEAR UP program grant

In the absence of a determination by the entities above, specific documentation requested and accepted by your campus Financial Aid Administrator.