

### **Professional Judgment Procedure**

The Financial Aid Administrator has the authority to exercise professional judgment, both before and after a student is awarded, if a student can document an extenuating circumstance warranting a change to data elements that may impact a student's eligibility. Professional judgment may not be used to change the needs analysis formula (Cost of Attendance – Financial Resources = Need). The following are examples of items that may qualify for a professional judgment:

- Adjustment to cost of attendance based on documented additional expenses
- Satisfactory academic progress appeals to reinstate aid on probation
- Unusual medical or dental expenses not covered by insurance or accounted for in the need analysis formula under the Income Protection Allowance
- Unemployment or change in employment status
- Change in marital status; in some instances the result in the loss of income due to divorce or separation may warrant a professional judgment review
- Unique circumstances that warrant an undergraduate dependent student to be considered independent for the purposes of determining financial aid eligibility (e.g., abusive relationship with parent(s), estrangement, etc.)
- Loss of untaxed income and benefits
- Loss of assets in foreclosure, natural disaster, or bankruptcy

In most instances, changes to income will not have an impact on the type or amount of aid that a Graduate /Professional student is offered and/or receives.

To request that aid be reviewed due to these or similar circumstances, the student must write a letter explaining in detail the reason for the request. Students are encouraged to talk with a Financial Aid Administrator regarding their unique circumstance to identify if they would benefit from submitting a professional judgment request. Appropriate documentation will be required to document the student's extenuating circumstance. For example, if a student is claiming excessive medical expenses, he/she may be required to produce a statement from their insurance company outlining claims and payments. Students will be notified of what reasonable documentation they will need to produce after the written appeal has been reviewed.

The student must be enrolled for the term in which the request for professional judgment is made. Requests must be received by the Office of Financial Aid no later than three weeks prior to the last day of classes and before finals of the current semester. All decisions are made on a case-by-case basis after reviewing the student's individual circumstances. The student should be aware that while the college attempts to make a final decision promptly, there may be instances where additional information is required which may delay the decision. The decision of the designated Financial Aid Administrator is final and cannot be appealed to the U.S. Department of Education.