

## Professional Judgement

Eligibility for financial aid is determined by the [Free Application for Federal Student Aid \(FAFSA\)](#), which currently uses financial information from two years prior to estimate a household's current circumstances. The Office of Student Financial Assistance recognizes that households can experience changes in income or other finances that are not reflected in their information from two years prior.

When these situations occur, it is possible to re-evaluate a student's aid eligibility based on their current circumstances through the Professional Judgement (PJ) process. All Professional Judgement applications are **required** to have a detailed letter of explanation and supporting documentation. A Professional Judgement cannot be processed for changes until verification is complete. Please check your aid status with your financial aid office.

There must be a **significant change** to the household finances to be considered for a Professional Judgement.

### Non-applicable Circumstances

- Standard living expenses (utilities, car payments, etc)
- Mortgage payments
- Credit card/other personal debts
- Filing for bankruptcy
- Vacation expenses
- All other discretionary expenses

**Timeframes:** The Professional Judgement form is available for the whole fiscal year based on the students' start date. Students will have to complete and submit the professional judgment form with their required documentation **not later than 30 days after the start date begins**.

**Deadlines:** The Financial Aid Office will review on a case-by-case basis. It could take up to 60 days to be approved based on the volume of student request and documentation approval.

Dependency overrides carry over from year to year for the same institution unless the student informs the institution of a change in circumstances or in cases of conflicting information about the student's independence.

Institutions may use a dependency override made by another institution in the same or a prior award year.

### Report Changes or Special Circumstances

How to correct or update the FAFSA or report special and/or unusual circumstances.

### Sections in this Article

- [Financial Aid Updates](#)
- [Special & Unusual Circumstances](#)

- [Dependency Override](#)
- [Corrections](#)

## Special & Unusual Circumstances

Student Financial Services understands that students and their families may at times experience unique situations, and, as much as possible, we are here to help. Financial Aid officers may adjust, with appropriate documentation, the FAFSA or cost of attendance allowances that are specific to a student's situation. There are two categories of unique situations: special and unusual circumstances.

**Special circumstances** are financial situations that support a change to the [cost of attendance](#) or expected family contribution (EFC)/(SAI) calculation. Examples of special circumstances include, but are not limited to:

- Changes in employment status, income, or assets.
- Change in where the student is living.
- Medical or dental expenses not covered by insurance.
- Child or dependent care expenses.
- Severe disability of student or another member of student's household.
- Other changes or adjustments that impact on the student's costs or ability to pay for college.

**Unusual circumstances** are conditions that support a change to a student's dependency status based on a unique situation. Examples of unusual circumstances include, but are not limited to:

- Human trafficking.
- Refugee/asylee status.
- Parental abandonment, estrangement, or parental incarceration.

Please note that unusual circumstances **do not** include:

- Parents refusal to contribute to student's education.
- Parents refusal to provide information for the FAFSA or verification.
- Parents do not claim the student for income tax purposes, or that the student demonstrates total self-sufficiency.

**Process for Appeal:** Students who find themselves in special or unusual circumstances should contact the Financial Aid Office to speak with a financial aid officer. The financial aid officer will research the student's situation and verify the information presented by the student. Additional information or documentation may be required from the student. Notice of the need for any additional documentation or a decision will be sent to the student within 30 not later than 60 business days.

**Note:** If you are a dependent student, provide documentation for both you and your parent(s). If you are an independent student, provide documentation for both you and your spouse (if married).

## Possible Outcome of Professional Judgment changes made to your FAFSA.

- **No change:** The change in circumstances did not impact your “Expected Family Contribution (EFC)” / Student Aid Index (SAI) or financial aid.
- **Reduced EFC / SAI but no change in financial aid offer:** The change in circumstances reduced the EFC/SAI but did not change it enough to impact your financial aid eligibility.
- **Reduced EFC / SAI and adjustments made to federal loans:** The change in circumstances reduced the EFC / SAI and qualified you for [subsidized loan](#)
- **Reduced EFC/SAI and adjustments made to state and/or federal grants:** The change in circumstances reduced the EFC/SAI and qualified you for additional state and/or federal grants.

## Dependency Override

Federal regulations permit the institution to override a student's dependency status for federal financial aid purposes if extenuating circumstances exist and can be documented. Examples of such extenuating circumstances are the death of a parent, parent abandonment or abuse. This determination is made on a case-by-case basis.

Note: All documentation must be submitted at the same time for it to be evaluated.

The following conditions are NOT considered unusual circumstances:

- A parent refusing to provide data.
- A student who does not wish to communicate with parents.
- A student who has been previously considered independent for the purposes of receiving financial aid but does not meet the current definition.
- A student who is divorced at the time of filing and does not meet one of the current definitions of an independent student.

To request a dependency override, find the form for the correct at your financial aid office.

## [All Forms](#)

## Corrections

After you submit your FAFSA but before you receive your award notification, you can correct any errors directly through the FAFSA form. See [how to make changes to my FAFSA form](#).

Once you have received your award notification (through your [CBT email](#) ) DO NOT make any changes to your FAFSA without consulting a financial aid officer. At this point, corrections to your FAFSA will not be automatically reviewed without informing and indicating what the correction is and the reason you initiated it. The correction may generate a request for additional information before an award is revised, if applicable.