

## **Professional Judgments**

If unusual situations or circumstances impact your federal student aid eligibility, federal regulations give a financial aid administrator discretion, or “professional judgment,” to adjust the data elements on the FAFSA form that impact your Expected Family Contribution (EFC). This measure gives us a more accurate assessment of your family's ability to contribute to the cost of education.

In unusual cases, an aid administrator can determine that a student who doesn't meet any independence criteria should be considered independent. The Higher Education Act allows an aid administrator to make dependency overrides on a case-by-case basis for students with unusual circumstances. The administrator must document the reason(s) for that decision in the student's file.

These professional judgment requests must be approved and are made on a case-by-case basis.

**Please Note:** Not all professional judgment requests will result in a change to a student's financial aid package.

## **Professional Judgment Process**

### **1. Submit your request through the Campus Ivy Student Portal.**

#### **Examples of What Can Be Considered in a Professional Judgment**

- Reduction of income
  - We must wait at least three months before considering loss of income
- Medical expenses
  - Must exceed 11% of Adjusted Gross Income
- One-time payment received (including rollovers)
  - Must have been received in the tax year FAFSA is evaluating
- Elementary/Secondary educational expense
  - Must exceed 10% of Adjusted Gross Income
- Death or divorce of a parent
- Student marriage
- Child abandonment
- Abusive or neglected home life with supporting documentation
- Incarceration of the parent

#### **Examples of What Cannot Be Considered in a Professional Judgment**

- High debt-to-income ratios
- Parent's refusal to contribute to education
- Credit card debt

## **2. Complete the Professional Judgment Request**

Once all documentation is completed and submitted, the information will be reviewed.

## **3. Submit Any Additional Required Documentation**

The student's financial aid counselor will communicate all required documents for the Professional Judgment.

The list below contains some common documents that may be needed for a professional judgment if approved by the financial aid committee.

- a. Signed tax or income documents
- b. W-2s
- c. Paystubs
- d. Court documents
- e. Signed supporting documents from professionals, doctors, clergy, etc.
- f. Police reports

## **4. Wait for a Review of Your Request**

After reviewing the request, your financial aid counselor will reach out regarding the professional judgment decision. Please allow up to two weeks for the review process. Additional information may be requested to understand the situation better. Final response will be submitted in writing.