

## **SECTION 9: PROFESSIONAL JUDGEMENT**

### **9.1 Professional Judgement (PJ) Authority and Individuals Who May Exercise It**

Students with either **special circumstances** or **unusual circumstances** may request a Professional Judgement (PJ) and the Director of Financial Aid or Assistant Director of Financial Aid will review and process all PJ's.

#### **Special Circumstances PJ**

An aid administrator may consider a Special Circumstances PJ on a case-by-case basis to adjust the data elements in the student's Cost of Attendance or to adjust the FAFSA data elements used to calculate the student's Expected Family Contribution (EFC).

#### **9.2 Special Circumstances PJ – Cost of Attendance**

*Special Circumstances for which a student may request PJ to adjust to the Cost of Attendance based on additional or extra charges for the items listed:*

- Books, Course Materials, Supplies, and Equipment
- Food and Housing
- Computer purchase
- Transportation
- Dependent Care
- Miscellaneous Expenses

*Students requesting a Special Circumstances PJ to adjust Cost of Attendance must provide the following documentation:*

- Cost of Attendance Adjustment Request Form
- Required documentation as outlined on request form

*The following action may be taken when a Special Circumstances PJ for Cost of Attendance is requested and approved:*

- Increase the affected budget for the for additional or extra charges

#### **9.3 Special Circumstances PJ – FAFSA Data Elements**

*Special Circumstances for which a student may request a PJ to adjust FAFSA data elements may include but are not limited to:*

- Loss of income for student and/or spouse due to divorce, death, change or loss of employment or disability
- Student's change in marital status after original FAFSA was signed and submitted
- Loss of income for parent(s) due to divorce, death, change or loss of employment or disability
- Lump sum distribution or non-recurring income that inflates adjusted gross income
- Major medical expenses not covered by insurance, already paid out-of-pocket

- Tuition payments made for elementary/secondary school costs for young sibling
- Child Support Received that has decreased or ended
- Parent attending college at least half time in a degree seeking program

*Students requesting a Special Circumstances PJ to adjust FAFSA data elements must provide the following documentation:*

- Special Circumstances PJ Request form
- Detailed letter of appeal explaining their special circumstances and reason for appeal
- The required documentation listed for each item the student selected on the Request form

*The following elements or actions may be taken when a Special Circumstances PJ to adjust FAFSA data elements is requested and approved:*

- Adjust the parent or student's (if independent) marital status if necessary
- Adjust the family size to eliminate a deceased, divorced, or separated spouse or parent
- Adjust the number in college for a parent attending college at least half-time in a degree-seeking program
- Adjust the Adjusted Gross Income (AGI) and/or income tax paid to reflect:
  - The current year income/taxes of only the surviving parent in the case of a death
  - The current income/taxes of only the parent with whom the student resides or received the most financial support from in the past 12 months in the case of a divorce or separation
  - In the case of an independent student, eliminate income/taxes of the deceased, divorced or separated spouse and use current year estimate for the student
  - Other factors which warrant adjustments of the AGI and/or income tax paid.
- Adjust the student and spouse's (independent) or parent's (dependent) income to reflect the current year estimate in the case of lump sum distribution or non-recurring income.

A correction to change divorce, separation or death information is done only if the original information submitted on the FAFSA was incorrect.

Special Circumstances PJ is used to update divorce, separation or death status after the submission of the original application.

Estimated income for the Special Circumstances PJ may be determined based on either calendar or academic year depending on when the event affecting the base year occurred.

Special Circumstances PJ requests received after December 31<sup>st</sup> of the award year may require submitting a copy of the federal tax return transcript for that calendar year. Example Special Circumstances requested 01-15-23 may require copy of 2022 Tax information. CCCC follows the federal guidelines, which state that aid administrators cannot use the elements affecting EFC in professional judgment to consider a student independent or to circumvent Federal Methodology.

Verification is not required before a Special Circumstances PJ if neither the CPS or the school has selected the student for verification.

**COVID-19:** CCCC will follow Verification guidelines as per DCL ID: GEN 21-05 and DCL ID GEN 22-06 included in the CCCC's Policies and Procedures COVID-19 Addendum.

### **Unusual Circumstances PJ**

An aid administrator may consider an Unusual Circumstances PJ on a case-by-case basis in making an adjustment to the student's dependency status.

#### **9.4 Unusual Circumstances – Change in Dependency Status**

*Unusual Circumstances for which a student may request a PJ to adjust the student's dependency status:*

- A student has been involuntarily removed from the parents' home and support.
- The student has resided with and been supported by someone other than their parent(s)—the time will depend on the situation. Usually this applies to students who have “always” lived with a relative who was not a legal guardian.
- The student is not receiving support from either parent, there is little to no communication with either parent and there has been an issue of abuse or abandonment that led to the alienation of the student from the parent.

*Students requesting an Unusual Circumstances PJ to adjust student's dependency status must provide the following documentation:*

- Unusual Circumstances PJ Request Form
- A letter explaining the student's circumstances and the current living situation
- A letter from the student's teacher, counselor, medical professional, social worker, or clergy who can verify the student's situation
- Court documentation or police reports, if applicable

*The following action may be taken when a Special Circumstances PJ to adjust the student's dependency is requested and approved:*

- Through PF's – FAA Override: dependent to independent transmitted to COD to create a subsequent independent ISIR

The residency of the student or whether the parent has claimed the student as a dependent on their federal tax return is not a basis for an Unusual Circumstances PJ.

An Unusual Circumstances PJ to adjust a student's dependency status may not be used in the case of parents who are unwilling to provide financial data, support or because the student is “self supporting”.

Verification is not required before an Unusual Circumstances PJ is completed to adjust a student's dependency status if neither CPS or the school selected the student for verification.

CCCC may use an Unusual Circumstances PJ dependency override determination by a financial aid administrator at another institution.

Beginning with the 23-24 award year within 45 days from when a FAFSA is received that has no parental data the Financial Aid Office will send the student the Unusual Circumstances PJ Outreach letter. This letter will contain the institutional process, requirements and timeline regarding a potential Unusual Circumstances PJ.

Within 30 days of the Financial Aid Office receiving a completed Unusual Circumstances PJ form and all supporting documentation the student will be notified of the decision regarding the student's dependency status.

CCCC will presume that any student who obtained a dependency override due to an Unusual Circumstances PJ to be independent for each subsequent award year unless the student notifies or informs the Financial Aid Office that their Unusual Circumstances have changed or if the school receives conflicting information regarding the student's independence status.

The Financial Aid Director reserves the right to make exceptions to this policy in extreme situations.

### **9.5 PJ Deadlines**

All Professional Judgement requests and supporting documentation must be submitted to the Financial Aid Office by:

- November 1<sup>st</sup> for the Fall Semester
- April 1<sup>st</sup> for the Spring Semester
- June 1<sup>st</sup> for the Summer Semester

No PJ's will be processed once classes have ceased for the award year or after the student has ceased enrollment.

### **9.6 PJ Documentation**

The Director of Financial Aid or the Assistant Director of Financial Aid will document all Special Circumstance PJ and Unusual Circumstance PJ requests and all documentation and supporting information will be maintained in the student's file.

A Professional Judgement request does not guarantee approval. Even if approved, the recalculation of FAFSA data does not always result in an increase in aid eligibility.

The student will be notified by e-mail and/or physical mail regarding all PJ request approvals or denials.

All PJ's are considered final and are not subject to appeal by the student.