

## **Professional Judgment**

The Free Application for Federal Student Aid (FAFSA) does not provide students with a place to explain special or unusual circumstances affecting their ability to pay for their education. The Federal Need Analysis Methodology (FM) is likewise a rigid formula, with no provisions for exceptions. To remedy this, Congress has delegated to the school's Financial Aid Administrator the authority to compensate for special or unusual circumstances on a case-by-case basis with adequate documentation.

- *Special Circumstances* refer to the financial situations (loss of a job, etc.) that justify an aid administrator adjusting data elements in the COA or in the EFC calculation.
- Unusual Circumstances refer to the conditions that justify an aid administrator making an adjustment to a student's dependency status based on a unique situation (e.g., human trafficking, refugee or asylee status, parental abuse or abandonment, incarceration), more commonly referred to as a dependency override.

Professional Judgment refers to the authority of a school's Financial Aid Administrator to adjust the data elements on the FAFSA and to override a student's dependency status. The school does not have the authority to change the need analysis formula itself or to make direct adjustments to the Expected Family Contribution (EFC). Instead, the school may adjust the inputs to the formula. The changes to the inputs are dictated by the impact of the special or unusual circumstances on the student's income and assets. The standard formula is then applied to the new data elements, yielding a new EFC figure.

All Professional Judgement requests must be reviewed by the Financial Aid Director. Students will be notified in writing after the Professional Judgement request has been reviewed and approved or denied. The decision of the Financial Aid Administrator is final, there is no appeal. By law, neither the school's President nor the U.S. Department of Education can override the Financial Aid Director's final decision.

Students must contact the Financial Aid Office to initiate the process.

Legislative Authority: The authority to conduct professional judgment reviews is granted by sections 479A and 480(d)(7) of the Higher Education Act of 1965. Section 479A is concerned with the authority to adjust data elements of the FAFSA application and the authority to refuse to certify a student loan. Section 480(d)(7) is concerned with the authority to override a student's dependency status