



## **PROFESSIONAL JUDGMENT POLICY**

### **Professional Judgment**

The Office of Student Financial Aid recognizes that students and their families may have extenuating financial circumstances that the Free Application for Federal Student Aid (FAFSA) does not consider. Our office reviews such circumstances in accordance with federal guidelines. As a result, students and their families may submit a Professional Judgment Request.

Professional Judgment refers to the school's authority to make adjustments; on a case-by-case basis to information reported on the Free Application for Federal Student Aid (FAFSA) so that the Department of Education can recalculate the Expected Family Contribution (EFC). The EFC is the number that the school uses to determine if a student is eligible for need based financial aid. The school does not have the authority to change the need analysis formula itself or to make direct adjustments to the EFC. Instead, the school may make adjustments to the inputs to the formula.

The decision of the financial aid administrator is final. There is no appeal. By law, the US Department of Education cannot override the financial aid administrator's decision.

### **Guidance from the US Department of Education**

Section 479A includes language that is interpreted as prohibiting the US Department of Education from providing guidance to financial aid administrators on the use of professional judgment. Doing so would limit the authority of the financial aid administrator to make adjustments, and that is specifically excluded by the Higher Education Act.

### **Requesting a Professional Judgment and the Process**

If a student or prospective student believes that their situation would qualify as a special circumstance that may lead to a professional judgment, the student or prospective student can submit the Professional Judgment Form. This form is located under the Documents and Forms tab on the website. [Financial Aid - Richard Bland College \(rbc.edu\)](https://www.rbc.edu/financial-aid)

The professional judgment process is an extensive process that requires a thorough review by the Office of Student Financial Aid. This process will determine what changes, if any, may be appropriate based on the FAFSA application. It is a time intensive process that includes the following steps:

- Students must first submit the Professional Judgment Request. The student will be institutionally selected for Verification (if not previously selected). During this process, corrections to your FAFSA may be required which can result in a change to a student's aid eligibility.

- The students file will be reviewed to determine if all required documentation has been submitted. Please review the Professional Judgment request form and submit all required documentation based on the situation that's applicable to your special circumstance. Also, additional information still may be requested. We will notify you via email if additional information is required.
- The Office of Student Financial Aid will determine if your request meets the criteria to make data element changes to your FAFSA. If approved, appropriate changes will be made to the FAFSA and submitted to the Department of Education. The Department of Education will then recalculate the Expected Family Contribution (EFC) and your eligibility for need based aid.
- You will be notified regarding the approval or denial of your request.

In many cases, an adjustment does not increase your eligibility for grants. The decision of the Financial Aid Administrator is final and cannot be appealed to the Department of Education.

### **Examples of Special Circumstances to Request a Professional Judgment**

- Unusually high dependent-care costs
- Changes to Dependency Status
- Changes in reported family income due to
  - \*Death or disability of wage earner
  - \*Unemployment of a family member or anticipated drop in family income
  - \*Divorce/Separation
  - \*Termination of child-support agreement
- One-time taxable income
- Non-elective medical or dental expenses not covered by insurance
- Elementary and secondary education tuition

### **Examples that are not considered Special Circumstances**

- Lawn Care
- Car Payments
- Mortgage Payments
- Credit-Card or other personal debt problems
- Tithing expenses
- Vacation expenses
- Standard Living expenses (e.g., utilities, credit card expenses, children's allowances, etc.)
- All other discretionary expenses

### **Processing Time**

Processing time can be up to three weeks or longer during peak times in the year. Processing time starts when all requested documents are submitted. Professional Judgements are processed in date order.