



Richard Bland College

Professional Judgement Policy

Federal regulations allow limited exceptions or adjustments to information reported on the Free Application for Federal Student Aid (FAFSA). Such exceptions or adjustments, known as “Professional Judgment”. Professional Judgment requests are considered on a case-by-case basis based on supporting documentation of your circumstances. Whether any adjustments are made is at the sole discretion of the Financial Aid Office and cannot be appealed beyond the Financial Aid Office.

Areas in which adjustments can be considered:

- Dependency Override: cases of parental abuse, neglect, abandonment, or incarceration
- Income Loss / Changes: loss of employment; changes to household income (either taxed, untaxed, reoccurring, or one-time / lump sum income); divorce, separation, death of household income-earner, etc.
- Excessive Medical Expenses: excessive out of pocket medical expenses that exceed 11% of the tax-filer’s adjusted gross income (AGI)
- Increases in the students’ Cost of Attendance: extraordinary educational expenses incurred by students while attending RBC

The following are areas that generally are not considered:

- Circumstances when the information on the FAFSA has already resulted in an Expected Family Contribution (EFC) or Student Aid Index (SAI) of zero or lower
- Loss of overtime or bonus income
- Fluctuations in investment/rental income, self-employment or business income
- Costs and fees associated with bankruptcies, foreclosures or debt collections
- Consumer debt such as credit cards, car payments, mortgages and other loans
- Payments on back taxes owed to the IRS or state department of revenue
- Lottery or gambling winnings or losses
- Family size that includes more than one sibling in college

All correspondence from our office will be through email to the student’s RBC account.

When to Submit the Unusual Circumstance Form

Dependency Override (Unusual Circumstance)

- **Dependency Override Initial Request (first time submitted to the Financial Aid Office):** cases of parental abuse, neglect, abandonment, or incarceration
 - Dependency Override Circumstances that may be considered: cases of parental abuse, neglect, abandonment, or incarceration
 - Dependency Override Circumstances that cannot be considered: parent refusal to provide information on the FAFSA (students under the age of 24 are typically considered dependent and require parent information on the FAFSA); parent refusal to provide financial support; student being financially self-sufficient
 - Future Supporting Documentation Requests may include official court documents; two supporting letters of documentation from objective individuals with first-hand / direct knowledge of the situation (i.e. individuals who are not relatives or friends)
- Dependency Override Renewal (approved by the Financial Aid Office in previous academic years)
- Complete and submit the Unusual Circumstance Form at www.rbc.edu

When to Submit the Special Circumstance Form

- Income Loss / Changes or Excessive Medical Expenses (Special Circumstance)
- Income Loss / Changes
 - Income Loss / Changes Circumstances that can be considered: loss of employment; changes to household income (either taxed, untaxed, reoccurring, or one-time / lump sum income); divorce, separation, death of household income-earner, etc.
 - Income Loss / Changes Circumstances that cannot be considered: credit card debt; car payments; mortgage payments; existing student (or parent) loan debt; other forms of consumer debt
 - Future Supporting Documentation Requests may include Federal Tax-Transcript / Returns; W-2s; final paystubs; official termination / separation letters; official divorce/separation agreement or death certificate

- Excessive Medical Expenses
 - Excessive Medical Expense Circumstances that can be considered: excessive out of pocket medical expenses that exceed 11% of the tax-filer's adjusted gross income (AGI)
 - Excessive Medical Expense Circumstances that cannot be considered: medical expenses paid by insurance or others
 - Future Supporting Documentation Requests may include only Explanation of Benefits statement (EOBs) from insurance providers detailing out of pocket medical expenses will be accepted
- Complete and submit the Special Circumstance form at www.rbc.edu.

Cost of Attendance Adjustments

The [Cost of Attendance \(COA\)](#) is an **estimate** of the total amount of your educational expenses for the period of enrollment during the [Award Year](#) and is reflected on your financial aid Award. The COA is based on your enrollment status and level, whether you are a Virginia resident, your program of study, and whether you live on or off campus while attending the College. Your assigned Fall & Spring COA **initially assumes** [full-time enrollment](#) and includes:

- Tuition
- Fees
- Books, course materials, supplies, & equipment
- Housing
- Food
- Transportation
- Miscellaneous Living Expenses

Students may request an increase in their Financial Aid COA by contacting the Financial Aid Office Directly. If approved, the increase typically allows the student to borrow additional loan funds, subject to annual loan limits and/or credit approval (for PLUS or private loans).

Because COA increases must typically be determined after an expense is incurred, students may wish to contact the Financial Aid Office and determine in advance whether a cost would be approved prior to incurring that cost.

Below are the allowable expenses for which an increase to the Financial Aid Cost of Attendance may be appealed:

Commuting Expenses

Students who are required to commute a significant distance for enrolled classes, related non-classwork, required experiential learning site, or internships can submit a request to the Financial Aid Office. A student must provide documentation using a recognized mapping website of roundtrip mileage to and from RBC, or similar documentation of such costs. A letter from the student's advisor or supervisor is required with dates of travel and location if the request is related to non-classwork, required experiential learning site, or an internship. Purchase of a vehicle, auto loan payments, insurance, license, registration, and general car maintenance cannot and will not be considered.

Computer Expenses

Federal regulations permit the Financial Aid Office to consider the cost to purchase a computer when calculating a student's COA. Allowable expenses include the purchase cost of a computer, printer, and other necessary software and supplies if the expenses are incurred no earlier than 100 days prior to the beginning of the academic year. A maximum of \$2500 in computer expenses will be considered once per degree level. For example, a freshman may receive assistance of \$1300 for computer expenses and then request \$1200 as a sophomore.

Dependent Care Expenses

In calculating a student's COA, federal regulations permit the Financial Aid Office to include an allowance based on expenses incurred for dependent care. The period for which the dependent care expenses are incurred must be directly related to the time needed for the student to pursue their education. The dependent must have been included in the student's number in household on the Free Application for Federal Student Aid (FAFSA).

Disability-Related Expenses

Students with disability-related expenses may contact the Financial Aid Office to have such expenses considered. Disability-related expenses include but are not limited to personal assistance, equipment, and supplies. The Financial Aid Office may potentially include disability expenses in the COA that are not provided by other assisting agencies. the Financial Aid Office may consult with the RBC Disability Resource Center and/or other sources to confirm the average cost of such expenses. Documentation of actual expenses may be necessary.

Health Insurance

The Financial Aid Office can consider and increase a student's COA if the student is required to pay for their own individual health insurance cost. Documentation of the actual cost incurred **by the student** is required. If a student is on a spouse's or parent's health insurance policy, we cannot take into consideration those costs because these costs are not paid directly by the student.

Housing Costs

Students residing on-campus may have the housing component of their Cost of Attendance adjusted to reflect actual charges.

Students residing off-campus who incur *reasonable* housing costs more than our estimates may be able to request a possible adjustment in the housing component of their COA.

Medical Expenses

The Financial Aid Office generally does not consider COA increases for medical expenses as there is already an allowance for them built into the standard cost. Typically, medical expenses are part of the need-analysis calculation on the FAFSA. In the event a student has an extenuating circumstance related to medical expenses, the student should contact the Office of Student Financial Aid to determine if the costs can be considered and what documentation is required. The Financial Aid Office will not increase the COA for co-pays, deductibles, or any portion of an elective procedure.

One-time Professional Licensing or Certification

The Financial Aid Office may also include the one-time cost of obtaining the first professional credential in a field that requires licensure or certification. This cost must be incurred during a period of enrollment even if the exam is scheduled to be taken after the semester has ended.

The cost of test preparation courses *cannot* be included in a student's COA.

Study Abroad

Federal regulations allow the Financial Aid Office to take into consideration eligible study abroad costs for approved courses of study when determining financial aid eligibility. Charges that exceed the existing estimated budget will be considered.

Other Costs

Students who incur education related expenses not listed above should contact the Financial Aid Office directly for additional information.

Example items NOT eligible for COA increases:

- Auto purchase or payments
- Auto repairs and routine maintenance
- Uber, Lyft, taxicab or rideshare services to and from campus
- Credit card or other consumer debt payments
- Moving expenses and security deposits
- Costs incurred outside of the current academic year

- Costs incurred by a family member or other person, including a spouse or roommate's portion of rent, mortgage, or day care
- Child support and other such childcare expenses (other than daycare)
- Legal fees, bail, traffic tickets, parking tickets, or fines
- Veterinary costs, unless for a service animal
- Sorority or fraternity dues

Students may submit a Cost of Attendance Adjustment Request to the Financial Aid Office by:

- Contacting the Office directly at (804) 862-6260 to initiate an appeal. Please allow between 7 to 10 business days for this appeal to be reviewed.