



Financial-Aid Professional Judgment Policy and Procedures

- A. Overview of Professional Judgment:** On a case-by-case basis and consistent with federal guidelines, Stetson University College of Law's Office of Admissions and Financial Aid may consider a student's special circumstances to either increase or decrease data elements used to calculate a student's expected family contribution for educational expenses (EFC), or to add expenses to a student's budgeted cost of attendance. These adjustments affect only need-based aid. They are permitted because the Free Application for Federal Student Aid (FAFSA) does not afford the opportunity to provide details about any special circumstances that could impact a student's ability to pay costs associated with a program of study. The Office of Admissions and Financial Aid is expected and required to make reasonable decisions that support the intent of the federal guidelines regarding professional judgment. The College of Law is held accountable for all professional judgment decisions made, and for fully documenting each decision. The decision of the Office of Admissions and Financial Aid is both discretionary and final; there is no appeal process to the U.S. Department of Education. This policy sets forth guidelines regarding how professional judgment in financial aid will be exercised at the College of Law.
- B. When Professional Judgment Cannot Be Exercised:** Professional judgment cannot be exercised to
- ❖ circumvent the law or regulations;
 - ❖ waive general student eligibility requirements;
 - ❖ change a student's status from independent to dependent;
 - ❖ adjust the EFC directly;
 - ❖ alter the need analysis formula or change table values; or
 - ❖ create a new category in the cost of attendance.
- C. Special Circumstances:** Special circumstances are ones that differentiate the student's finances from those of other students. The applicable Request for Professional Judgment Forms, available from the Office of Admissions and Financial Aid, includes a more complete explanation of special circumstances and the documentation requirements. Exercise of professional judgment is neither limited to nor required for the situations mentioned.
- 1. Examples of special circumstances:** Below are examples of special circumstances to illustrate the types of circumstances that may merit professional judgment adjustments:

- ❖ unusually high living expenses associated with attending law school;
- ❖ unusually high dependent-care costs;
- ❖ changes to dependency status;
- ❖ one-time laptop purchase during law school;
- ❖ unusually high medical or dental expenses not covered by insurance;
- ❖ support of extended family members;
- ❖ eldercare expenses, including nursing home fees not covered by insurance;
- ❖ elementary and secondary-school tuition for a student's dependent children;
- ❖ one-time taxable income such as unusual capital gains; proceeds from a sale of a farm or business assets, if the sales resulted from a voluntary or involuntary foreclosure, forfeiture, or bankruptcy or an involuntary liquidation; conversion of traditional IRA to Roth IRA; or early distribution of IRA or retirement plans;
- ❖ changes in a family's reported income due to:
 - death or disability of a wage earner;
 - divorce;
 - unemployment of a family member or anticipated drop in family income;
 - termination of a child-support agreement;
 - student leaves work to attend school full time;
 - wage-earner's occupation has fluctuating income; or
 - wage earner is called to active duty in the armed forces;
- ❖ unusual debt incurred to cover the costs associated with a special circumstance

2. Examples not considered special circumstances: The following are examples of circumstances that do not count as special circumstances:

- ❖ vacation expenses;
- ❖ tithing expenses;
- ❖ standard living expenses (e.g., utilities, credit card expenses, children's allowances, etc.);
- ❖ mortgage payments;
- ❖ car payments;
- ❖ lawn care;
- ❖ credit-card or other personal debt problems; and
- ❖ all other discretionary expenses.

D. Requesting a Professional Judgment Review: If a student or prospective student believes he or she has a situation that would qualify as a special circumstance that may lead to a professional judgment, the student or prospective student should pick up a Professional Judgment Form, located in the Office of Admissions and Financial Aid. After reviewing and signing the form, the student should submit the signed form, along with all supporting documents establishing the special circumstances for which an adjustment is sought, to the College of Law's Office of Admissions and Financial Aid. The financial aid administrator will review your request a first-come, first-served basis,

and will strive to issue a written decision and, if approved, process any changes within three weeks. In many cases, professional judgment adjustments the FAFSA do not result in significant changes to the EFC, and therefore do not change a student's financial aid package. After receiving a professional judgment request, the Office of Admissions and Financial Aid will first examine the request to determine whether the requested adjustment, if granted, will impact a student's financial aid package before going through the formal professional judgment decision process.

E. Impact of an Adjustment Following a Professional Judgment Review

- 1. Cost of attendance:** If an increase to a student's cost of attendance budget is approved, the student's budget in Banner will be adjusted accordingly. Then, a student's loans will be increased, and the supporting documentation will be placed and maintained in the student's financial aid file and noted in Banner.
- 2. Expected Family Contribution:** If an adjustment to the student's EFC is approved, that adjustment will be made to the student's FAFSA. When the student's corrected FAFSA returns, the student's federal Stafford loans will be reallocated based on these results. Supporting documentation will be placed and maintained in the student's financial aid file and noted in Banner.

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