

20-21 PROFESSIONAL JUDGEMENT

PJ Authority and Individuals Who May Exercise It

Students with unusual or special 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.

Circumstances for Which PJ Adjustments are Allowed and Resulting Actions Taken

An aid administrator may use a PJ on a case-by-case basis to adjust the student's Cost of Attendance or the FAFSA Data Elements used to calculate the student's Expected Family Contribution (EFC).

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

- Course Fees, Books, or Supplies
- Room and Board
- Computer purchase
- Transportation
- Dependent Care
- Miscellaneous Expenses

Requests for PJ Consideration to adjust Cost of Attendance

Students requesting Professional Judgement to adjust Cost of Attendance must provide the following documentation:

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

Circumstances on which a student may request a PJ to adjust FAFSA Data Elements:

- 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

- Business or farm debt
- Education loan repayment
- 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
- Bankruptcy (except Chapter 7 and 11)

The following elements may be considered in making adjustments for students who have requested a Professional Judgement:

- 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 income 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.

Clarification of Treatment of Divorce, Separation or Death: A correction to this information is done only if the original information submitted on the FAFSA was incorrect. Professional Judgement is used to update divorce, separation or death status after the submission of the original application.

Requests for PJ Consideration to adjust FAFSA Data Elements

Students requesting Professional Judgement to adjust FAFSA Data Elements, will also be chosen for verification and must provide the following documentation:

- Request for Professional Judgement form
- Detailed letter of appeal explaining their unusual or special circumstances

- Verification Documents including:
 - 2018 Tax Return Transcript and/or signed copy of IRS Tax Return
 - 2018 W-2's
 - 2021-2021 V1 Verification Worksheet
- The required documentation listed for each item the student selected on the Request form

It is the responsibility of the Financial Aid Office to complete the verification of the original information before any adjustments can be made.

Estimated income for the Professional Judgment may be determined based on either calendar or academic year depending on when the event affecting the base year occurred. Professional Judgment requests received after December 31st of the award year will normally require submitting a copy of the federal tax return transcript for that calendar year.

CCCC follows the federal guidelines, which state that aid administrators cannot use the elements affecting EFC in professional judgment to consider a student independent.

PJ Documentation

The Director of Financial Aid or the Assistant Director of Financial Aid will document all Cost of Attendance or FAFSA Data Elements changed in the Professional Judgment process and this information will be maintained in the student's file.