

Coker University's Office of Financial Aid Policy

Professional Judgment Based on Unusual Circumstances (Beginning with the 2024-2025 FAFSA processing year.)

The FAFSA Simplification Act requires institutions to provide students and/or parents with information regarding Professional Judgment (PJ) documentation, timeline, and review policies. Professional Judgment allows institutions to make adjustments to a student's FAFSA data on a case-by-case basis. After adjustments, the Department of Education recalculates the Student Aid Index (SAI) and provides an updated SAI number, which the school uses to determine the student's eligible financial aid.

Possible Professional Judgment situations

1. Recent loss of employment or income.
2. Change in housing status (e.g., homelessness).
3. Separation or divorce of parents or student after FAFSA was filed.
4. Death of a parent or spouse after the FAFSA was filed. (Death of the remaining surviving parent renders the student independent and is not changed through the PJ process.).
5. Budget adjustments for dependent/child care costs, handicap expenses, certification examinations (Praxis), or additional program-related expenses.
6. Extraordinary unreimbursed medical or dental expenses.
7. Requests to include a parent in university.
8. Natural disasters or other acts of nature which result in loss of income or property.
9. Tuition expenses at an elementary or secondary school (excluding private schools.)
10. Proceeds from the sale business or farm assets due to voluntary/ involuntary foreclosure, forfeiture, bankruptcy, or liquidation.
11. One-time income or funding resource.
12. Dependency overrides (Not allowable if the parent refuses to contribute to education, won't provide FAFSA info, doesn't claim the student as a dependent, or the student is self-sufficient). A dependent student may be considered for an override if the parents refuse contact because of the student's sexual orientation; student has court-ordered documents stating they can't contact the parent(s); one parent is deceased and the other can't be located. Supporting documentation is needed with the professional judgment request.
13. Pandemic-related loss of income or property.

14 Changing a student from Dependent status to Independent status due to marriage after FAFSA completion.

Unusual Circumstances

1. Human trafficking.
2. Legally granted refugee or asylum status.
3. Parental abandonment or estrangement.
4. Student or parental incarceration.
5. Homeless or at risk of homelessness.

Un-approvable Unusual circumstances

1. Parents refuse to contribute to the student's education.
2. Parents won't provide FAFSA information or complete verification;
3. Parents don't claim the student as a dependent for tax purposes.
4. Student demonstrates self-sufficiency.
5. Vacation expenses, mortgage payments, car payments, lawn care, personal debt, standard living expenses, tithing expenses, elective surgery, and other discretionary expenses.

Professional Judgment and Supporting Documents

The Professional Judgment process can be lengthy. Students and/or parents should not expect an immediate decision, as it may take several weeks to review documentation and process updates with FAFSA processors. Verification of student and/or parent information is required before reviewing Professional Judgment documents.

Step-by-Step Process

1. The financial aid counselor will email the student and/or parent the Professional Judgment document, listing the supporting items they must provide.
2. Additional items may be requested based on the student's case.
3. The student and/or parent must complete the Professional Judgment document and submit it, along with supporting documentation, by scanning and emailing it to their financial aid counselor.
4. The student's FAFSA will be placed in institutional verification, and the counselor will request verification documentation.

5. Once all documentation is received and reviewed, the counselor will process any necessary corrections to the FAFSA. This process may take up to 14 business days.
6. Once the updated FAFSA is received from the federal processors, the counselor will begin reviewing the Professional Judgment documents. If no FAFSA corrections are needed, the review will proceed directly to the PJ documents.
7. If additional information is needed during the review, the process will pause until the requested documentation is received.
8. If corrections are required based on the review, the counselor will process them to the FAFSA.
9. After corrections are returned from FAFSA processors, the counselor will complete the file and notify the student of the Professional Judgment decision via email.
10. The student will receive an updated financial aid offer document, if applicable.

Note: Processing a Professional Judgment does not guarantee additional financial aid or make a non-Pell Grant student eligible for Pell Grants.

Professional Judgment Review

The financial aid counselor will review the Professional Judgment and supporting documents and process FAFSA corrections if necessary. The process may take up to 14 business days. After corrections are received from the FAFSA processors, the student will be notified of the Professional Judgment decision. If the review results in additional financial aid, the student will receive an updated offer document via their CobraStop account.

Professional Judgment requests will not be processed if the student is not enrolled, has withdrawn, or has been expelled from the university. Requests for Professional Judgment reviews must be submitted no later than October 31, 2024, for the fall semester and March 1, 2025, for the spring semester.

10/08/2024