



ANA G. MÉNDEZ UNIVERSITY

## Financial Aid

### Professional Judgment Procedures

#### What is a Professional Judgment?

- ✓ A Professional Judgment is the determination of a Financial Aid Administrator to adjust the student data used to calculate the EFC.
- ✓ The Institutions must have politics and written procedures about the following process of the Professional Judgment.

#### Who is authorized to make Professional Judgment?

- ✓ A professional judgment must be evaluated by a Financial Aid Administrator and must be approved by the Director or the Associated Director of Financial Aid
- ✓ The professional Judgment is in base on case by case basis only

A Professional Judgment will be valid in the Institution where it is realized. If the student moves to other University, the case he must be exhibited and evaluated for the persons designated to realize changes in the new institution.

#### Circumstances to apply a Professional Judgment

The law offers the Financial Aid Administrator examples of circumstances especially in which you can apply a Professional Judgment.

These circumstances include:

- 1) Medical and dental expenses which have not been cover with the health plan
- 2) Expenses incurred in payment of a nursing home for one of the members in the house
- 3) High costs incurred in childcare for working parents
- 4) Extraordinary costs of enrollment from primary school or secondary of minor children's in the house
- 5) A displaced worker or recent family member unemployed



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- 6) Changes in the income of the family or property. (Example, death, disability or divorce)
- 7) Changes in the dependency status (Dependency Override)
- 8) Loss of income

☞ **IMPORTANT:** Professional judgment is not limited to the above situations. At the same time, these special circumstances exist but it does not mean that is necessary to apply a Professional Judgment.

### Documentation solicited for the Professional Judgment

- ✓ The reasons for issuing a Professional judgment should be documented and attached to the record of the student's Financial Aid.
- ✓ The documentation must refer to the special circumstances that difference the student in the moment of apply a Professional Judgment.
- ✓ The Financial Aid Administrator must resolve any incoherent information or contradictory that shows in the documents requested before and after apply any adjust the data offer by the student's previously.
  
- ✓ The decision by the Financial Aid Administrator regarding adjustments to information or Professional Judgment is final and cannot be appealed to the US Department of Education.

### Which document can be requested?

- ✓ To emit the Professional Judgment, the Economic Assistance Official can request all the documentation that he understands is necessary.
  
- ✓ Examples of documentation that may be requested to evaluate the possibility of issuing a Professional Judgment.



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- ⇒ **Professional Judgment by Income:**
  - ⇒ Tax Return
  - ⇒ W2 Form
  - ⇒ Letter of unemployment or resignation
  - ⇒ Liquidation Letter (including vacations or bonus)
  - ⇒ Letter of all income receive (including unemployment income)
  - ⇒ Letter of income of SNAP, WIC or TANF
  - ⇒ If the student began working, incomes from his current job are required
  - ⇒ Retirement Income received if the parent or student has
    - ⇒ Evidence of disability (social security)
    - ⇒ Evidence of the State Insurance Fund (diagnosis indicating dates you will be out of jobs and income that will be receiving)
- ⇒ **Professional Judgment for extraordinary expenses and incomes** ⇒ Expenses:
  - Evidence of medical diagnostic and bill of the issued payments
  - Evidence of dental work and bill of the issued payments
  - Asylums letter (home) and bill of the issued payments for benefit of a household member
- ⇒ Income:
  - Heritage-Evidence of the received letter and evidence of how it was used.

### When does not apply Professional Judgment?

- ✓ In occasions the Financial Aid Administrator can make decisions that go against of the provisions of the regulations on Professional Judgment. These decisions are called “Not reasonable judgments”. Ex. Deduction for extraordinary expenses based



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on holidays expenses, tithe and expenses standard life (in relation to public services, cost of credit card).

- ✓ The Financial Aid Administrator must make reasonable decisions that support the intent to legally benefit the student.

### Dependency Override

- ✓ The law of Higher Education lets the Financial Aid Administrator to override the status of dependence based in the individual cases with special circumstances.
- ✓ Effective since the year 2010-2011, a student can indicate in the FAFSA that he or she believes he has a special circumstance.

If the student indicates he has a special circumstance, will be allowed to fill out and present the FAFSA without facilitate the information of his parents.

- ✓ In this cases the EFC of the FAFSA is not calculate for student until the Financial Aid Administrator approves there's special circumstances and an override of dependency is performed.

If the Financial Aid Administrator approves for the *Dependency Override*, the student must provide the information of his parents with the purpose to generate an EFC.

### Which Special Circumstances can be applied to a Dependency Override?

- ✓ Must be individual cases that demonstrate unusual or extraordinary circumstances.  
⇒ **Unusual Circumstances:**



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- ⇒ The student was removed voluntarily or involuntary from the household of his parents due to a child abuse that puts the in risk the security of the student
- ⇒ Disability from the parents (imprisonment, mental disability or physic)
- ⇒ The student knows the location of his parents even though he has made a reasonable effort to establish a communication with them
- ⇒ Circumstances that can be proved with official certified letters by counselors or professors, governmental agencies, medical staff, judicial agencies (prison), personal belonging to churches, courts

### Steps to follow to apply a Dependency Override

- ✓ The student must be interviewed by a Financial Aid Administrator to who may concern taking the decision to emit the annulation of dependency.
- ✓ After making the decision recollect sufficient evidence to document the case.
  - ⇒ **Documentation that can be requires:**
  - ⇒ Letters officially certified by counselors or professors, governmental agencies, medical staff, judicial agencies (prison), personal belonging to churches, and/or courts.
- ✓ Is the responsibility of Financial Aid Administrator to documentary decision on the student's record?
- ✓ This decision to change dependency must informed in CPS
- ✓ The Official is allowed to request a change of dependent student to independent student in a request that's being completed in the moment or in an application that is already processed.



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- ✓ An official can cancel the Dependence Override presenting a correction in CPS. This correction must be determined annually.

### **☞ IMPORTANT:**

A Financial Aid Administrator can change the Dependent student to Independent, but not independent to dependent. This is only allowed in special circumstances. The institution is totally responsible of all the decisions made and above all the requested documentation to delete the Professional Judgment.

- ✓ **Can a Financial Aid Administrator request a lot of documentation to emit a decision?**
  - ⇒ **NO** – The Financial Aid Administrator must request the student the whole necessary documentation to realize the evaluation of the Professional Judgment.

### **Where is the Professional Judgment performed?**

- ✓ A professional judgment can be performed electronically through:
  - ⇒ FAA Access to CPS Online Home Page -  
<https://fafsa.ed.gov/FOTWWebApp/faa/faa.jsp>
  - ⇒ Programs used in the Institutions (EX. Student Banner)
  - ⇒ These changes can be performed without the signature of the student and/or the parent.
- ✓ Once you access the information of the student who is performing the Professional Judgment select the year in which you wish to make the change.
- ✓ To start the process of Professional Judgment, select the area of MAKE CORRECTIONS.



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NEED HELP? MAKE CORRECTIONS

Form Approved  
09/01/2001  
Key Exp 12/31/2011

The transaction password is optional. If you provide a transaction password, you will be able to save-to our secure database - a partially filled out form by selecting the **SAVE** button at the bottom of the application/correction entry page. You must remember the transaction password to retrieve the student's saved application. If you do not provide a transaction password, you will not have the option to save-to our secure database - a partially filled out form.

However, all other information entered below must be provided regardless of the saving status. Once this information is entered, you will not be able to change the student's Social Security Number within an initial application. If you enter the student's Social Security Number incorrectly, you will need to enter a new one. Likewise, if you enter the student's last name or date of birth incorrectly, you will be able to change them once you are in the entry page.

NOTE: If your browser does not interact well with our server within 30 minutes of accessing a page, your session will expire. If it will take you more than 30 minutes to complete the application, you can prevent the session from expiring by periodically selecting the **SAVE** button at the bottom of the application page. The button will only be present if you provide a transaction password. If you provide a transaction password, you can restore the saved data by choosing an option under Restore a Saved Application on the FAFSA Access to CPS Online main menu.

Completing the following questions and selecting **Next** Leaving the transaction field blank displays the student's most recent transaction.

Corrections on the Web

The student's Social Security Number:  
Enter the SSN that is printed on the student's Social Security Card. Enter this number without the dashes. For example: 123-45-6789

The student's first name:  
The student's full last name:  
The student's middle name:  
The student's Date of Birth:  
Enter the date in MM/DD/YYYY format. For example, 08/17/1975 for August 17, 1975.

Which transaction would you like to correct?

Create a Transaction Password - Optional (4 to 8 characters; differentiate between capital and lowercase letters):  
If you do not want the application, the transaction password allows you to come back to the saved application and continue where you left off.

Re-enter the Transaction Password:

PREVIOUS NEXT RETURN TO FAFSA MENU EXIT

- ✓ Once the corresponding changes of Professional Judgment are performed in CPS, select the designed area to apply for adjustment in the EFC.
- ✓ This area is located after the signature area.
- ✓ Once the correction is processed, the student will receive a new SAR indicating that a Professional Judgment was processed.

102t. Tenth Housing Plans:	<input type="checkbox"/> Correct to Blank  <input type="button" value="Select"/> <input type="checkbox"/> Correct to Blank
Step Seven: Signatures and Preparer's Information Selected ISIR Value (Transaction #02) Enter Correct Value	
Signed By:	B <input type="button" value="Select"/>
Professional Judgment:	<input type="button" value="Select"/> <input type="button" value="Select"/> 1 - EFC Adjustment requested
Preparer's Use Only:	
105. Preparer's Social Security Number, OR (Enter just the numbers, without the dashes. For example, 123456789.)	<input type="text"/> <input type="checkbox"/> Correct to Blank
106. Preparer's Employer Identification Number (EIN):	<input type="text"/> <input type="checkbox"/> Correct to Blank

Prior to submission, you are required to obtain signed documentation from the student. Your school is required to retain this documentation for the appropriate record retention period.

[LIST CHANGES](#) [STUDENT TAXES PAID CALCULATOR](#) [PARENT TAXES PAID CALCULATOR](#)

[PRINT SIGNATURE PAGE / FAFSA SUMMARY](#) [CALCULATE EFC](#) [SUBMIT](#)



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### Where is the information of *Dependency Override*?

- ✓ Once the corresponding changes to the Professional Judgment are made in CPS in the change of status of dependence, select the designed area to inform CPS the change in the application.
  
- ✓ The student receives a SAR indicating that a Professional Judgment has been processed

Change Information Questions Answered (Transaction #02)	Enter Correct Value
46. Student Born Before January 1, 1987?	No <input type="button" value="Select"/>
47. Is Student Married?	No <input type="button" value="Select"/>
48. Working on Master's or Doctorate in 2010-2011?	No <input type="button" value="Select"/>
49. Is Student on Active Duty in U.S. Armed Forces?	No <input type="button" value="Select"/>
50. Is Student a Veteran?	No <input type="button" value="Select"/>
51. Does Student Have Children He/She Supports?	No <input type="button" value="Select"/>
52. Does Student Have Dependents Other than Children/Spouse?	No <input type="button" value="Select"/>
53. Parents Deceased?/Student Ward of Court?/In Foster Care?	No <input type="button" value="Select"/>
54. Is or Was Student an Emancipated Minor?	No <input type="button" value="Select"/>
55. Is or Was Student in Legal Guardianship?	No <input type="button" value="Select"/>
56. Is Student an Unaccompanied Homeless Youth as Determined by High School/Homeless Liaison?	No <input type="button" value="Select"/>
57. Is Student an Unaccompanied Homeless Youth as Determined by HUD?	No <input type="button" value="Select"/>
58. Is Student At Risk of Homelessness?	No <input type="button" value="Select"/>
Dependency Override:	<input type="button" value="Select"/> <input type="button" value="Select"/> <input type="button" value="Dependent to Independent"/>