

PROFESSIONAL JUDGMENT

“Woulda Coulda Shoulda”

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What is PROFESSIONAL JUDGMENT ?

A decision to make a change to some aspect of a student eligibility or COA that is not regulated by the Department of Education.

The sound evaluation of and response to a student's exceptional circumstances according to the technical and ethical principles of federal student aid.

WHY IS PROFESSIONAL JUDGMENT IMPORTANT?

- Provides aid administrators with flexibility to deal with unique circumstances.
- Allows for personal intervention in cases that merit individual attention.
- Enables an appropriate response to individual situations which could not be fully anticipated in regulations.

HOW PROFESSIONAL JUDGMENT IS TRIGGERED?

- Student may come to aid administrator for help
- Campus Resources
- Community Outreach



EXAMPLES OF UNUSUAL CIRCUMSTANCES

- Tuition expenses at elementary or secondary school
- Medical or dental expenses not covered by insurance
- Unusually high child care costs
- Family member who recently became unemployed
- Death of a parent or an independent student's spouse
- Divorce of a parent or an independent student

AREAS OF PROFESSIONAL JUDGMENT

- Students Dependency Status
- Calculation of Expected Family Contribution
(*Special Circumstances*)
- Cost of Attendance Budget
- Satisfactory Academic Progress
- Denial or Reduction of Eligibility for Direct Loans

PROFESSIONAL JUDGEMENT PRINCIPLES

- Must be made on an individual CASE-BY-CASE basis
- SUBJECTIVE- no answer is regulated as right or wrong
- You must DOCUMENT your decision

DEPENDENCY OVERRIDES

Reasons that are NOT acceptable:

- Parents refuse to contribute
- Parents unwilling to provide data
- Parents not claiming student on taxes
- Student demonstrates total self-sufficiency

Just a Thought:

When you perform a dependency override, you are shifting the financial responsibility from the parents to the taxpayers.

TYPES OF DOCUMENTATION

Suggested Documentation

- Written request from the student
- Supporting letters from 3rd party
- Paid bills or receipts
- Court papers
- Other related Items

Record Keeping

- Decision made and how it was reached
- Actions taken
- School policy
- Name and title of decision maker

GEN 11-15 states “ In almost all cases, the documentation should originate from a third party with knowledge of the unusual circumstances ex. Counselor, teacher, clergy, community groups, courts.....

BEST PRACTICES

- Informing students and parents
- Staff members should be involved
- Understand how the use of PJ will impact the student (budget adjustment, projected year income, etc.)

I like a student to know that I am not judge & jury. It is also a more valid reason for them to provide as much detail as they feel comfortable.

CASE STUDIES

Woulda Coulda Shoulda ???



Case Study #1

- Chris was classified as McKinney Vento while in high school we accepted that documentation to allow him to be independent his first year in college. He scheduled an appointment for us to help him with his new year FAFSA. I find out he still lives with a friends family

- Biological parents still live out of state to keep employment
- Parents send the family he lives with \$300 a month for Chris' expenses

WOULDA COULDA SHOULDA give him a dependency override?

Case Study #2

- Patrick's family had unusually high medical cost.
- The tax transcript verifies they had itemized deductions due to medical/dental expenses.
 - Woulda adjust COA?
 - Coulda adjust EFC?
 - How do you figure the amount of out of pocket paid.

Remember 11% of IPA is for medical care

Case Study #3

- Shannon is an 19 year old student.
- She claims to be independent by having a child whom she supports more than 50%.
- When you are verifying her tax return transcript with the FAFSA, you notice that she only earned \$2,300 last year.

Woulda Coulda Shoulda question her further?

Case Study #4

- David is a 30 year old student at your school and has recently applied for financial aid. Unfortunately, he has **never** registered for Selective Service.
- He has explained that the reason he failed to register was because he did not have any male guidance growing up.
- He moved around from school to school and eventually dropped out of high school at the age of 15, therefore he did not have the school guidance either.
- Selective Service sent David a Status Information Letter with the code RH(letters sent back to post office as undeliverable).
- David tells the F A O that he never received the letters from Selective Service because he moved around often, staying with different family members and friends.

Woulda Coulda Shoulda perform professional judgment?

Case Study #5

- Lynette filed the FAFSA in the month of January. She listed her marital status as “married.”
- In the month of September, Lynette came to the Financial Aid Counselor and explained that she has been separated for the last 6 months.
- She would like for the counselor to remove her husband’s income so that the FAFSA reflects her current living situation.

Woulda Coulda Shoulda remove his income?

GEN-03-07

- Practice making dependency overrides on only truly *EXCEPTIONAL* circumstances
- Two examples given:
 - Parents cannot be located
 - Victims of abuse
- Reminder it can be *CASE-BY-CASE*

FINAL THOUGHTS!

*The objective is to
serve students more
equitably &
compassionately.*

QUESTIONS

