

Professional Judgment Policy

1. Regulatory Authority: HEA Sec. 479A(a)

2. Responsible Administrators: Director of Financial Aid

4. Applicability: This policy applies to students with circumstances who qualify them to request a professional judgment adjustment to the data elements on their FAFSA impacting financial aid eligibility. This policy also applies to CBD College's employees with responsibility for documenting and making professional judgment adjustments.

5. Related documents: Professional Judgment Request Form

6. Policy:

A. Definitions:

a. Professional Judgment. Professional judgment occurs when a Financial Aid official of a postsecondary educational institution uses its authority to make adjustments to the data elements on a student's Free Application for Federal Student Aid (FAFSA). These adjustments could recalculate a student's Expected Family Contribution (EFC) or Student Aid Index (SAI). The EFC or SAI are index numbers used to determine if a student is eligible for need-based financial aid. The college can only make adjustments to the data elements on the FAFSA, which may change the EFC or SAI. The college cannot make a direct adjustment to the EFC or SAI. The college can also make adjustments to a student Cost of Attendance (COA). Adjustments to a student's COA do not change the amount of need-based aid a student may qualify for.

B. Purpose and Scope: This policy outlines CBD College's the professional judgment process, which requires documentation and a review by the Financial Aid office. The Director of Financial Aid will determine what, if any changes will be made to the data elements of a student's FAFSA.

Below are examples of exceptional circumstances that warrant a professional judgment review. This is not an extensive list, if the student has a situation that does not apply to the examples below, the student must request an appointment with the Director of Financial Aid:

- Death or disability of a family wage earner
- Separation or divorce of student, or students' parents if dependent for Financial Aid purposes
- One-time taxable income
- Unusually high childcare or dependent care expenses
- Changes in dependency
- Unusually high medical or dental expenses
- Changes in family's reported income

Examples of situations that do not warrant a professional judgment request:

- Credit card or other personal debt problems
- Car payments
- Mortgage Payments

- Standard living expenses
- Vacation expenses

If a professional judgment request is submitted, the student may be institutionally selected for Verification. This may cause corrections to the students FAFSA and a change to their EFC or SAI. Because the EFC or SAI is determined using prior-prior year income, CBD College will make adjustments to student's income using the immediate prior 12 months' income from the date the student submits the professional judgment form. Students will be required to submit documentation including, but not limited to, most recent paycheck, most recent taxes, most recent W-2's, disability payments or social security statements. Please see the professional judgment form for concise list of the documents needed for initial review. Additional documents may be needed and will be requested via email message to the student.

If a student has already been awarded and funds have been disbursed in the award year, no further changes can be made to a student's FAFSA data elements.

Students will be notified by email if their request for professional judgment is approved or denied. In many cases once the professional judgment is calculated, there will be no adjustment to the amount of Federal Pell Grant or other need-based aid. The Director of Financial Aid reserves the right to deny professional judgment request that does not increase a student's eligibility for aid. The decision of the Director of Financial Aid is final and cannot be appealed to the Department of Education.