
PROFESSIONAL JUDGMENT POLICY

1. **Regulatory Authority:** HEA Sec. 479A(a)
2. **Responsible Administrators:** Director of Financial Aid or designee
3. **Applicability:** This policy applies to CBD College's employees with responsibility for documenting and making professional judgment adjustments.
4. **Revision History:** Revised on January 13, 2023 to comply with FAFSA Simplification Act provisions, Revised to comply with FAFSA Simplification Act provisions effective July 1, 2023. Revised December 8, 2025
5. **Related documents:** Professional Judgment DocuSign 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's Cost of Attendance (COA). Adjustments to a student's COA do not change the amount of need-based aid a student may qualify for. There are two types of adjustments that can be requested by a student: special circumstance and unusual circumstances:

i. Special Circumstances. Financial situations (e.g., loss of employment, death of a spouse or parent, change in marital status, extensive medical bills, childcare expenses, etc.) that justify an aid administrator adjusting data elements in the COA or in the EFC calculation.

ii. Unusual Circumstances. Conditions that justify an aid administrator making an adjustment to a student's dependency status based on a unique situation (e.g., human trafficking, refugee or asylum status, parental abandonment, incarceration), more commonly referred to as a dependency override.

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

Note: These are not extensive lists; if the student has a situation that does not apply to the examples above, the student must request an appointment with the Assistant Director or Director of Financial Aid. To request an appointment students can email the Director of Financial Aid or the Assistant Director of Financial Aid.

CBD College's Professional Judgement Policy is publicly available on the college's website.

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B. Policy Statement:

CBD College will consider ALL professional judgment requests and will make its Professional Judgment policy publicly available on its website. To apply, students must complete the Professional Judgement DocuSign form, which will be provided by the Financial Aid Department once the student notifies the office of his/her intent to file for professional judgment. A student may have both a special circumstance and an unusual circumstance. A student may apply for consideration more than once. Supporting documentation pursuant to the request for a professional judgment are listed on the form. Once a student submits all required documentation, a final decision will be made within 14 days. Students will be notified by email if their request for professional judgment is approved or denied. After processing the request, The Assistant Director or Director of Financial Aid reserves the right to deny a 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.

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. For students, spouses and/or parents with business income, the immediate prior year's filed tax return will be used. 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. Refer to the Professional Judgment Form for a concise list of the documents needed for initial review. Additional documents may be needed and will be requested via email message to the student.

Students must submit all required documents at least 30 days before the end of their award and/or academic year. This is to allow the college enough time to submit corrections and change awards. Students must be enrolled and/or going to be enrolled when the professional judgement is finalized.

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.

Professional Judgment During a Disaster, Emergency, or Economic Downturn

During qualifying periods of response to a disaster, emergency or economic downturn, the Director of Financial Aid may:

- Determine that the income earned from work for an applicant is zero, if the applicant can provide paper or electronic documentation of receipt of unemployment benefits or confirmation that an application for unemployment benefits was submitted; and
- Make additional appropriate adjustments to the income earned from work for a student, parent, or spouse, as applicable, based on the totality of the family's situation, including consideration of unemployment benefits.

Acceptable documentation of unemployment should be submitted within 90 days from the date it was issued.