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2000 West Broadway | West Memphis, AR 72301 | 870.733.6722 | fax 870.733.6799 | www.midsouthcc.edu

## 2010-2011 Professional Judgment Request to Reevaluate Financial Aid Eligibility

### Section I. Information about the Professional Judgment

#### What is a Professional Judgment?

A Professional Judgment is a request for recalculation of financial aid eligibility based on special circumstances which were not taken into account by the Free Application for Federal Student Aid (FAFSA) or the school's standard Cost of Attendance budget.

#### How is eligibility for financial aid determined?

The Financial Aid Office determines each student's financial need by comparing the Cost of Attendance budget with the Expected Family Contribution (EFC) generated by the FAFSA. Each student is assigned a Cost of Attendance budget that includes standard estimates for tuition, fees, books, supplies, room, board, transportation, and miscellaneous expenses. A student's EFC is determined from the income, asset, and family size information reported on the FAFSA. Students with lower EFCs have higher financial need.

#### Who should request a Professional Judgment?

Students should request a professional judgment if their financial situation has recently changed, or they have special circumstances which may justify the addition of special expenses to their Cost of Attendance budget or adjustments to the information reported on the FAFSA. **Not all adjustments may lead to additional eligibility for aid.**

#### Which special circumstances may be considered?

To ensure fairness to all students and compliance with federal aid regulations, there are limits to which circumstances can be considered for Professional Judgment adjustments.

Common special circumstances include:

- Reduced/Terminated Employment, Earnings, Untaxed Income or Benefits
- Divorce, Separation, or Death of Spouse or Parent
- Unusually High Medical or Dental Expenses not covered by Insurance
- Unemployment, Disability

Adjustments **cannot** be made for these circumstances:

- Car payments or car insurance
- Consumer Debt (Credit Cards)
- Chapter 7 Personal Bankruptcy
- Home equity, IRA, 403B and 401K loans
- Medical Insurance Premiums
- Mortgages or Rent

#### Who should I talk to if I have questions?

Many students and parents find it helpful to discuss their special circumstances with a Financial Aid staff member. Our staff can help determine if your situation will qualify for adjustments and if the potential adjustments are likely to lead to eligibility for any additional aid. If you have any questions about Professional Judgments, please contact the Financial Aid Office to make a telephone or an in-office appointment at (870) 733 -6729.



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### How do I request a Professional Judgment?

To request a Professional Judgment, students should follow these steps:

1. Write a letter describing the special circumstances you wish to be reconsidered
2. Complete the following worksheets in later sections of this packet
3. Attach copies of Federal Income Tax Returns and W-2s from the student, spouse, and parents (*for dependent students*)
4. Attach all other documentation to be included as support towards your request

Once the above list has been obtained, students will want to make an appointment with the Financial Aid Office to have all information reviewed. During the appointed time, the request will be reviewed and any adjustments to the student's FAFSA will be made. At the conclusion of the appointment, students will know the results of any adjustments made. Some times may not be available due to peak hours due to the need to process financial aid applications. The soonest available time is presented when requested.

### Section II. Student Information

\_\_\_\_\_  
STUDENT LAST NAME

\_\_\_\_\_  
STUDENT FIRST NAME

\_\_\_\_\_  
STUDENT MIDDLE NAME

\_\_\_\_\_  
STUDENT ID NUMBER

\_\_\_\_\_  
STUDENT SOCIAL SECURITY NUMBER

\_\_\_\_\_  
TELEPHONE NUMBER *or* EMAIL

### Section III. Reason for Adjustment

Check the appropriate reason for your request. Attach all required documentation (including Federal Income Tax Returns and W-2s for 2009) as well as any other documents to support the claim. Once these forms are complete, students will schedule a time with the Financial Aid Office to discuss their request.

#### \_\_\_\_\_ 1.) **Reduced/Terminated Employment, Earnings, Untaxed Income or Benefits**

If you, your spouse, or your parents (*for dependent students*) expect to earn less in 2010 than what was earned in 2009 because of a change in or loss of employment; or, you, your spouse, or parents (*for dependent students*) received benefits for Social Security, Veterans' Benefits, retirement income, or unemployment benefits in 2009 and those benefits have been reduced or suspended. Please provide documentation from your employer, former employer, or the appropriate government agency confirming the change in your income or benefits.

##### **🍏 Loss of Income from Work:**

- Period of unemployment from \_\_\_\_\_ to \_\_\_\_\_.
- Loss of Employment or Layoff: Provide letter from employer and unemployment commission stating effective date.
- Are you receiving unemployment? **Yes** or **No**
  - Amount per Month: \_\_\_\_\_.
- Disability: Date of disability \_\_\_/\_\_\_/\_\_\_\_. Attach documentation of disability benefits.

##### **🍏 Loss of Untaxed Income:**

- Social Security: Provide Social Security Administration Notification of Termination of Benefits.
- Child Support: Provide court documentation stating termination of benefits.



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\_\_\_\_\_ 2.) **Divorce, Separation, or Death of Spouse or Parent**

*Special Note:* Students married after an initial application for financial aid was processed are not eligible for a reevaluation request based on becoming married.

Please provide a copy of the Divorce Decree or documentation to verify that a separation has occurred, a copy of the student's, spouse's, or parents' 2009 federal 1040 tax forms, and applicable W-2 forms. Dependent students must also provide confirmation of who will be their custodial parent during the academic year.

If the death of a spouse or parent has occurred, please provide a copy of the spouse's or parent's death certificate.

\_\_\_\_\_ 3.) **Unusually High Medical or Dental Expenses Not Covered by Insurance**

To make adjustments, documentation for out-of-pocket expenses beyond the set amount for medical care must be provided. To do this, a signed statement from the medical provider can be used that details:

- Original medical/dental expense, patient's name, and date of service
- Amount paid (or to be paid) by insurance – and any other amount to be adjusted off the balance due
- Amount actually paid on this service by the individual

Name, address, and phone number of the medical/dental provider should be provided on the statement.

\_\_\_\_\_ 4.) **Other Unusual or Special Circumstances to be Considered**

If you do not meet one of the conditions noted above for reevaluation of your financial aid eligibility, please explain in detail and fully document the unusual circumstance that indicate that you, your spouse, or parents have experienced significant changes that effect your financial status.

## Section IV. Certification Statement

*All relevant or requested information and/or documentation must be attached to your request for a reevaluation of your eligibility for financial aid. Incomplete request forms will not be reevaluated.*

By signing below, I affirm that all information contained in or attached to this request for a reevaluation of my financial aid eligibility, including any attached personal statements and/or other documentation, is true and correct to the best of my knowledge. I affirm that I have not knowingly or intentionally provided any false statements and/or fraudulent documentation. I understand that if I am found to have knowingly or intentionally given false or fraudulent statements and/or documentation, this request will be denied and that any eligibility for federal and state aid may be suspended or canceled.

\_\_\_\_\_  
STUDENT SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
PARENT/SPOUSE SIGNATURE

\_\_\_\_\_  
DATE

### A complete file includes:

1. A written letter describing your special circumstances
2. Completed worksheets (found above)
3. Copies of Federal Income Tax Returns and W-2s for student, spouse, and parents (as applicable)
4. All other documentation to be included as support towards your request