



UNIVERSITY OF MARYLAND EASTERN SHORE
ADMINISTRATIVE AFFAIRS POLICIES AND PROCEDURES

TITLE: Professional Judgment & Special Circumstances	APPROVED BY: VP of Administrative Affairs	PAGE <u>1</u> OF <u>2</u> Pages
EFFECTIVE DATE: July 1, 2015	REFER QUESTIONS TO: Office of Student Financial Aid	NUMBER: SA-V-424

A. PURPOSE:

To set forth the policy and procedures for professional judgment decisions and reevaluation of student eligibility for federal, state and institutional financial aid.

B. POLICY:

It is the policy of the University of Maryland Eastern Shore in accordance with the Higher Education Act to allow the financial aid administrator(s) to make professional judgment decisions in determining a student's eligibility for financial aid. Circumstances requiring professional judgment must be analyzed on a case-by-case basis except as allowed by the Higher Education Relief Opportunities for Students (HEROES) Act of 2003. Procedures are established to ensure compliance.

C. PROCEDURE: Aid administrators may treat a student with special circumstances differently than the strict application of federal methodology may permit. Adjustments can either decrease the students expected family contribution, increase/decrease the cost of attendance, change dependency status or academic progress determination. In the case of an adjustment to the student's EFC or COA, specified adjustments may only be made to certain data elements as provided in the Higher Education statute.

1. Professional judgment decisions may be made in the following areas:
 - a. Dependency Status
 - b. Need analysis
 - i. Calculation of the Expected Family Contribution (EFC)
 - ii. Calculation of the Cost of Attendance (COA)
 - c. Denial or reduction of Direct Loan or Direct PLUS eligibility
 - d. Direct Unsubsidized loan eligibility for a dependent student without parental FAFSA data
 - e. Satisfactory Academic Progress (References SA-V-405 for undergraduate, graduate and professional students)
2. Supporting documentation for extenuating circumstances and professional judgment decisions must be maintained in the student's file. The reason for a professional judgment adjustment must relate directly to the student's special circumstances.

3. Only financial aid administrators at the institution have the authority to render professional judgment decisions. All decisions must be reviewed and approved by the Director of Financial Aid.
4. The decision of the Director of Financial Aid is final and cannot be appealed at the institutional level or to the U.S. Department of Education.
5. Circumstances which may warrant a professional judgment decision include, but are not limited to:
 - a. Parent loss of income due to retirement, unemployment or change in employment.
 - b. Death of a parent after the FAFSA has been filed.
 - c. Parental separation or divorce after the FAFSA has been filed.
 - d. Independent student involuntary loss of income due to retirement, unemployment or change in employment. NOTE: Voluntary loss of employment to enroll at the institution full-time will not be considered in professional judgment.
 - e. Death of a student's spouse after the FAFSA has been filed.
 - f. Independent student separation or divorce after the FAFSA has been filed.
 - g. Request for a change of dependency status from dependent to independent.
 - h. Appeal for reinstatement of financial aid suspended due to failure to meet satisfactory academic progress standards.
6. Students must submit their request for special consideration/appeal in writing, including an original signature.
 - a. Student must submit the "Request for Special Consideration and/or Reevaluation Form." ([Request for Special Consideration and/or Re-evaluation](#))
 - b. Student must submit supporting documentation. The documentation must:
 - i. Substantiate the student's situation
 - ii. Be from an official source such as a former employer, unemployment agency, social services, death certificates, attorney statements, etc.
 - iii. Be notarized if from a third party or family member.
 - iv. The institution reserves the right to request additional documentation as it deems necessary because each student's situation is treated individually.
 - c. Students and parents requesting reevaluation of EFC or COA must submit all documents required of any student/family selected for verification to include:
 - i. Federal 1040 tax transcripts for the most recent tax year
 - ii. All W2 forms for the most recent tax year
 - iii. Verification Worksheet
 - d. Satisfactory academic progress professional judgment decisions will be made in accordance with Administrative Affairs policy SA-V-405.
 - e. Requests for change in dependency status will require the submission of the "Request for Dependency Override" form and all supporting documentation. ([Request for Dependency Override](#))