

Professional Judgement Policy

Reviewed June 2026

Policy

Federal student aid regulations recognize that a student's FAFSA information may not always accurately reflect their current financial or personal circumstances. Under the authority granted by the Higher Education Act, Financial Aid Administrators (FAAs) may exercise Professional Judgment (PJ) on a case-by-case basis to adjust FAFSA data elements used in calculating a student's Student Aid Index (SAI), components of the Cost of Attendance (COA), or a student's dependency status.

Professional Judgment determinations fall into two categories:

- **Special Circumstances** – Financial situations that justify adjustments to FAFSA data elements used in calculating the Student Aid Index (SAI) or adjustments to the Cost of Attendance (COA).
- **Unusual Circumstances** – Conditions that justify a dependency override, allowing a student to be treated as independent for federal student aid purposes when exceptional circumstances prevent the student from obtaining parental information.

Students experiencing special and/or unusual circumstances may request a Professional Judgment review through the Financial Aid Office. In accordance with federal regulations, if a student previously received a dependency override determination due to unusual circumstances at another eligible institution and that determination remains applicable, the Financial Aid Office may accept and rely upon the prior determination without requiring the student to submit the same documentation again.

All Professional Judgment reviews are conducted on an individual, case-by-case basis and are not automatic. Approval is not guaranteed. Financial Aid Administrators will review all available documentation and make a final determination regarding whether a Professional Judgment adjustment is warranted. Any approved adjustments will be documented and applied in accordance with federal regulations and institutional policy.



Procedures and Review Process

Students may submit a Professional Judgment request in person through the Financial Aid Office or by email at financialaid@mccollege.edu.

When the Financial Aid Office becomes aware of a student's special and/or unusual circumstances, either through a student request or through the institution's standard review processes, the student's circumstances will be reviewed within a reasonable timeframe. Requests will generally be reviewed within sixty (60) days of receipt of all required documentation.

As part of the review process, the Financial Aid Office may:

- Request a written explanation of the student's circumstances.
- Conduct an interview with the student.
- Request additional documentation from the student or a third party.
- Review supporting records necessary to substantiate the circumstances.

All Professional Judgment determinations are made individually and, on a case,-by-case basis. The Financial Aid Office strives to ensure consistency in the treatment of students with similar circumstances while recognizing that each case must be evaluated on its own merits.

If a Professional Judgment adjustment is approved, the Financial Aid Office will determine the appropriate action based on the student's documented circumstances and maintain documentation supporting the decision in the student's financial aid file.

Adjustments to Cost of Attendance (COA)

If an adjustment is made to one or more components of the students' Cost of Attendance, the Financial Aid Office will update the students' financial aid record and issue a revised Financial Aid Offer reflecting any changes in eligibility.

Adjustments to FAFSA Data Elements and Student Aid Index (SAI)

If an adjustment is made to FAFSA data elements used in calculating the Student Aid Index (SAI), the Financial Aid Office will submit the appropriate corrections through the federal processing system and obtain a new valid Institutional Student Information Record (ISIR). The updated SAI will be used to determine the students' eligibility for federal, state, and institutional aid programs, as applicable. A revised Financial Aid Offer will be generated if eligibility changes.

Dependency Overrides Due to Unusual Circumstances

If a dependency override is approved, the Financial Aid Office will update the student's dependency status through the federal processing system and obtain a new valid ISIR



reflecting the student's independent status and recalculated SAI. The updated information will be used to determine aid eligibility, and a revised Financial Aid Offer will be issued as appropriate.

Examples of Special Circumstances

Examples include, but are not limited to:

- Loss of employment or reduction in income
- Reduction in earnings due to disability, illness, or natural disaster
- Death of a parent or spouse after FAFSA submission
- Elementary or secondary school tuition expenses for dependents
- Unreimbursed medical, dental, or nursing home expenses
- Unusually high child care or dependent care expenses
- Loss of untaxed income or benefits
- Separation or divorce occurring after FAFSA submission

Examples of Unusual Circumstances

Examples include, but are not limited to:

- Abandonment by or incarceration of a parent
- An abusive family environment that threatens the student's health or safety
- Inability to locate or contact parents
- Human trafficking, refugee, or asylee status
- Other documented circumstances that prevent the student from obtaining parental support or information

The following circumstances, by themselves, do not qualify for a dependency override:

- Parents refuse to contribute to educational expenses
- Parents refuse to provide information on the FAFSA
- Parents do not claim the student as a dependent for tax purposes
- The student demonstrates financial self-sufficiency

Additional Information

Professional Judgment decisions apply only to the specific award year under review unless otherwise permitted by federal regulations. All approved adjustments apply to eligibility determinations for all applicable Title IV federal student aid programs.

No Federal Pell Grant funds may be disbursed until the institution receives a valid ISIR reflecting any required Professional Judgment adjustments.