



## **Midwestern Career College**

### **Professional Judgement Policy**

**The Policy:** The Department of Education accounts for student's unique situations by authorizing Financial Aid Administrators to exercise Professional Judgment to adjust data elements used to determine a student's Expected Family Contribution (EFC), components of a program's Cost of Attendance (COA) and/or dependency status. The two categories Financial Aid Administrators consider in exercising Professional Judgment are special circumstances and unusual circumstances. Special circumstances refer to the financial situations that justify making an adjustment to the data elements in the EFC calculation or the components of the COA. Unusual Circumstances refer to conditions that justify an adjustment to a student's dependency status based on a unique situation and allow an administrator to complete a Dependency Override.

If a student has a unique situation in either category of special and/or unusual circumstances, they may make a request to our Financial Aid Office to review their individual circumstances. Additionally, if a student has attended an institution previously and had a professional judgment determination based on an unusual circumstance that led to an override of the student's dependency status, that determination applies at our institution as well. Upon review, our aid administrators will make a final determination on where a Professional Judgment is substantiated and make the necessary adjustments to reflect that decision.

**Procedures and Review Process:** Students may make a request in person to the Financial Aid office or via email at [financialaid@mccollege.edu](mailto:financialaid@mccollege.edu). When the Financial Aid Office is made aware of student's special and/or unusual circumstances, whether through student request or standard due diligence, our aid administrators will review such cases in a reasonable timeframe. Requests will be reviewed and considered within 60 days of when the request is received. Our office may conduct an interview with the student and may request additional documentation to substantiate the student's situation. Any Professional Judgment exercised by our Financial Aid Office is made on an individual, case-by-case basis. The Financial Aid Office strives for consistency in the treatment of students with similar unusual circumstances.

If our office concludes a Professional Judgment is warranted, we will determine which adjustment applies to the student's circumstances. If the Professional Judgment necessitates changes to the data elements in the EFC or the components of the Cost of Attendance, our office will document the new figures in the student file. Additionally, our office will generate a final determination of the review and whether a Professional Judgment was applied under their circumstances.

- If an adjustment is made to the components of the Cost of Attendance, our office will generate an updated Financial Aid Offer.

- If an adjustment is made to the data elements used to calculate a student's EFC, our office will electronically make changes to the student's FAFSA and generate a new valid ISIR. When changes are made on the FAFSA with a student or parent's updated data element, the EFC is automatically recalculated and will be reflected on the new ISIR. Our office will utilize the new EFC to generate an updated Financial Aid Offer.
- If an adjustment is made to the dependency status of a student, our office will electronically make changes to the student's FAFSA and generate a new valid ISIR that reflects the independent status and an updated EFC. Our office will utilize the new EFC and Independent status to generate an updated Financial Aid Offer.

**Please note:** The updated EFC is used for eligibility determination for all academic programs. No payment is made on a Pell grant until a valid ISIR is received.

#### **Examples of Special Circumstances**

- Loss of job/reduction in income
- Reduced earnings due to disability or natural disaster
- Death of a parent or spouse listed on the current FAFSA since completion
- Tuition expenses at an elementary or secondary school
- Medical, dental, or nursing home expenses not covered by insurance
- unusually high childcare or dependent care costs

#### **Examples of Unusual Circumstances**

- Abandonment or incarceration of the surviving parent(s)
- An abusive family environment that threatens the student's health or safety
- The student being unable to locate his parents

**Please note:** All professional judgment changes apply only to data changes and apply to all Title IV programs.

