

COLORADO COMMUNITY COLLEGE SYSTEM

SYSTEM PRESIDENT'S PROCEDURE

FINANCIAL AID PROFESSIONAL JUDGMENT

SP 4-20b

References:

HEA, Sec. 479A(a)

Effective: July 1, 2003

Revised: March 22, 2004
April 25, 2005
April 4, 2006
November 15, 2007
April 21, 2008

Approved:

S/ Dr. Nancy C. McCallin, System President

Application:

This procedure applies to all CCCS institutions

Background:

The Higher Education Act provides the authority for the financial aid administrator to exercise discretion in a number of areas when a student has special or unusual circumstances. This authority is known as "professional judgment." It allows the aid administrator to treat a student individually when conditions exist that differentiate that student from a class of students. Professional judgment decisions must be made on a case-by-case basis as the result of examining a particular student's unique circumstances.

I. Basis for Professional Judgment:

- A. Professional staff members who are responsible for the awarding of aid are authorized to exercise professional judgment.
- B. Professional judgment will be exercised after the student financial aid file has been verified, if selected, and after any conflicting or inconsistent information has been resolved.

- C. Professional judgment will not be used to change the need analysis formula, change a student status from independent to dependent, or to add post-enrollment costs to a student's budget.
- D. The decision of the professional staff member is final and cannot be appealed to the Department of Education.

Procedures

Students, who are requesting a professional judgment must complete the "Professional Judgment Worksheet" (see Appendix A); the Anticipated Total Income, Earnings, and Benefits Form (see Appendix B); and attach all supporting documentation. If the worksheet, form and documentation are complete, the request will be given to a professional staff person for review. If additional documentation or explanation is required, the student will be notified either by telephone or in writing.

II. Circumstances Where Professional Judgment May be Used and Possible Actions

- A. The following circumstances may warrant the use of professional judgment but are not all inclusive or limited to:
 - Loss or reduction of income earned from work experienced by the student, spouse or parent, if dependent.
 - Loss of benefits or other income such as child support, social security benefits, TANF, unemployment or one-time income.
 - High medical/dental/ or other unusual costs.
 - Loss of income or benefits due to death or divorce.

Procedures

The professional staff member is responsible for reviewing the professional judgment worksheet, the Anticipated Total Income, Earnings and Benefits Form and the supporting documentation for consistency. The student must provide both actual year-to-date income and benefits and anticipated income and benefits for the calendar year immediately following the base year used to complete the original Free Application for Federal Student Aid (FAFSA). The data provided by the student must be supported by the attached documentation. The professional staff member may use either the data from the worksheet or the supporting documentation to alter the data elements used to calculate the Expected Family Contribution (EFC) or to adjust the student's cost of attendance. All projected income and benefits fields will be adjusted to the new calendar year data, not just the elements which experienced a decrease.

Professional staff members may change the data elements in one of three ways. They may enter the new data on form RNANA09 of the Student Information System (Banner) and set the professional judgment flag on RNANA09. They may

adjust the data elements via the Electronic Data Exchange (EDE) through Ed Express or they may adjust the data elements on the Department of Education web site for financial aid professionals. All approved requests will be sent to the federal processor for reprocessing. The student's financial aid package will be adjusted after the new Institutional Student Information Record (ISIR) is received from the processor. Approved requests which affect the student's cost of attendance only, such as unusually high tuition and fees or child care costs, will be documented either in the student's file or on RHACOMM.

III. Request for Professional Judgment Consideration

- A. All requests for consideration of professional judgment must be initiated by the student in writing. Requests should be received by the financial aid office with all supporting documentation before the middle of the term for which it is requested. The Professional Judgment Worksheet must be signed by the student and spouse, if married, or parent if dependent. Please refer to the Satisfactory Academic Progress and Dependency Overrides Policies and Procedures for specifics concerning Professional Judgment related to those issues.

Procedures

Students and parents may be informed of the right to request a professional judgment through written handbooks, on the college's financial aid web site or by a financial aid staff person. The student is required to complete the Professional Judgment Worksheet and submit it along with all supporting documentation to the Office of Financial Aid. Office staff may review the request for required signatures and documentation. Incomplete applications may be returned to the student for required signatures or documentation.

Once a completed request is received, it is routed to the professional staff person for review. The professional staff person will review both the completed worksheet and the supporting documentation. The professional staff person may then make the decision to approve the request or deny the request. If approved, the professional staff person will adjust the data elements supported by the documentation to the new calendar year. This may be adjusted on the Banner system, Electronic Data Exchange (EDE) Express or the Department of Education financial aid professional web site. All approved requests which result in changes to data elements will be submitted to the federal processor. A copy of the adjustments will be included in the student's financial aid file as a part of the Request for Professional Judgment. Students will be informed in writing of the decision. The written approval or denial may be in the form of a revised Institutional Student Information Record (ISIR) or an award letter. Requests that culminate only in an adjustment to the student's cost of attendance may be documented either in the student's file or on RHACOMM.

Once action has been taken by the professional staff member, one other person from the institution must review the calculations and documentation to ensure accuracy of the reported changes done under Professional Judgment. The person performing the secondary review must complete the Secondary Review portion of the Professional Judgment Worksheet.

IV. Documentation

- A. The Professional Judgment Worksheet and the Anticipated Total Income, Earnings, and Benefits Form must be supported by accurate documentation. Documentation to support a change in income from work might include a letter from the employer with dates of employment, a copy of the most recent pay stub, or a copy of the W2, if the end of the calendar year has passed.
- B. Documentation to support a change in income other than from work might include a letter from Social Security Administration, court order for child support, or letter from Department of Social Services to indicate loss or change in benefits.
- C. Documentation to support high medical or dental expenses would include copies of medical bills paid by the student or family.
- D. Requests without documentation will not be considered.

Procedures

Requested documentation to support the Professional Judgment Worksheet is indicated on the worksheet. Students and their parents may also get suggestions for supporting documentation from financial aid staff. If the documentation is insufficient or unclear, a staff person may attempt to clarify the information or request additional documentation. If the requested information or documentation is not provided, the request may be denied.

Attachments:
2008-2009 Professional Judgment Worksheet
2008-2009 Anticipated Income

Colorado Community College System
2008-2009 Professional Judgment Worksheet

Name _____ SSN _____

Address _____
Street City Zip Telephone Number

2008-2009 financial aid eligibility is based upon the information you provided on the 2008-2009 Free Application for Federal Student Aid (FAFSA). A request for professional judgment is appropriate when you, your spouse or your parents experience a change in income that was reported on your original financial aid application. This request must include a written statement, attached to this document that discusses the reason for the requested change. This request form, along with SUPPORTING DOCUMENTATION, must be submitted to the Office of Financial Aid before the middle of the term in which you are requesting consideration. A request without documentation will not be considered.

Students will be notified in writing when a decision is made. This notification may be in the form of an award letter and/or corrected Student Aid Report. Each request will be reviewed on a case by case basis. Approval or denial of the appeal will be determined by a Financial Aid Officer and is final. Approval of this application does not guarantee that you will receive any additional financial aid.

_____ I, my spouse or one of my parents (if dependent) has experienced a change in income from work.
Effective Date: _____. Who has experienced the change of income from work? _____. (You must document actual income, as well as projected income for the 2008 calendar year. Please include a statement of the reason for change in employment and include details of any severance benefits that may be applicable.)

_____ I, my spouse or one of my parents (if dependent) has had a change in income, other than from work since 2007 (loss of unemployment, TANF, child support, social security, one time income, etc.). Please provide documentation of the change. (i.e.: letter from the Social Security Administration, court order for child support, etc. If request is based upon the loss of "one-time" income, please attach a copy of the 2007 federal tax return showing the income and provide a letter explaining how the income was spent or why it is no longer available for your use to meet educational expenses)

_____ I, my spouse or one of my parents (if dependent) has high medical or dental expenses in excess of 11% of my/their 2007 Adjusted Gross Income which may affect my financial picture. (Please provide copies of all medical bills paid in the 2007 calendar year.)

_____ I, my spouse of one of my parents (if dependent) has other circumstances which should be taken into consideration. Please provide a detailed letter of explanation and full documentation of the circumstance. Do not include credit card debt, house payments, car payments, etc.

Student Signature: _____ Date: _____

Spouse/Parent Signature: _____ Date: _____

For Financial Aid Office Use Only:

Professional Judgment Request approved/denied by: _____ Date: _____

Secondary Review conducted by: _____ Date: _____

Comments:

**Anticipated Total Income, Earnings, and Benefits for Calendar Year 2008
(January 1 – December 31, 2008)**

SOURCES OF INCOME Do not leave any sections blank. Write "0" if income type does not apply	Parent(s)		Student (and Spouse)	
	Actual 2008 year-to-date income (not monthly)	Expected total 2008 income	Actual 2008 year-to-date income (not monthly)	Expected total 2008 income
2008 income earned from work (includes earnings from wages, salaries, tips, business, and farm income). Include work-study earnings.	\$ _____ Father/Stepfather \$ _____ Mother/Stepmother	\$ _____ Father/Stepfather \$ _____ Mother/Stepmother	\$ _____ Student \$ _____ Spouse	\$ _____ Student \$ _____ Spouse
Interest and dividend income	\$ _____	\$ _____	\$ _____	\$ _____
Unemployment compensation	\$ _____	\$ _____	\$ _____	\$ _____
Net amount received of withdrawal from pensions or annuities (IRA, Keogh, etc.) – do not include rollovers	\$ _____	\$ _____	\$ _____	\$ _____
Capital gain and/or other gains	\$ _____	\$ _____	\$ _____	\$ _____
Cash received, or money paid on your behalf, not reported elsewhere on this form. Do not include cash received from a parent whose information is provided on this form			\$ _____	\$ _____
Alimony/maintenance	\$ _____	\$ _____	\$ _____	\$ _____
Other income, including rental income (list type): _____	\$ _____	\$ _____	\$ _____	\$ _____
Social security benefits, including Supplemental Security Income. Include amounts received for yourself and your children	\$ _____	\$ _____	\$ _____	\$ _____
Welfare Benefits/Temporary Assistance for Needy Families – do not include food stamps	\$ _____	\$ _____	\$ _____	\$ _____
Child support RECEIVED for all children	\$ _____	\$ _____	\$ _____	\$ _____
Other untaxed income and benefits* (see below)	\$ _____	\$ _____	\$ _____	\$ _____
Child support PAID in 2008	\$(-) _____	\$(-) _____	\$(-) _____	\$(-) _____
Earnings from federal or state work-study programs	\$(-) _____	\$(-) _____	\$(-) _____	\$(-) _____
TOTAL EXPECTED 2008 INCOME	////////////////////	\$ _____	////////////////////	\$ _____

* Include 2008 payments to tax-deferred pension and savings plans (paid directly or withheld from earnings). Include untaxed portions of 401(k) and 403(b) plans; deductible IRA and/or Keogh payments; tax exempt interest income; foreign income; untaxed portions; credit for federal tax special fuels; housing, food, and living allowances paid to members of the military, clergy and others (including cash payments and cash value of benefits); workers' compensation; veterans non-education benefits, such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC); any other untaxed income and benefits such as VA Educational Work-Study allowances, untaxed portions of Railroad Retirement Benefits, Black Lung Benefits, etc. **Do not include student aid, Workforce Investment Act educational benefits, or benefits from flexible spending arrangements, e.g., cafeteria plans.**

