

2011-2012 Professional Judgment Fact Sheet

What is Professional Judgment?

Professional Judgment is a process for reviewing financial aid eligibility based on special circumstances which are unique to a student or family and were not reflected on the Free Application for Federal Student Aid (FAFSA), the CSS Profile or in Goucher's Cost of Attendance.

How is Eligibility for Aid Determined?

Financial need is determined by subtracting the calculated Expected Family Contribution (EFC) from the Cost of Attendance (COA) as determined by Goucher. The Cost of Attendance is typically for a 9 month period and includes tuition, fees, the average cost for room and board, an estimate for book/supplies, personal expenses, transportation, and average loan fees. The main items used in the calculation of a student's EFC are the income, assets, and family size information as reported on the FAFSA and the CSS Profile.

Who May Request Professional Judgment?

You may request a professional judgment review if your financial situation has recently changed, if you have special circumstances which were not reported on the FAFSA or CSS Profile or, if you have circumstances which justify an adjustment to your cost of attendance. **Please note that some adjustments may not lead to additional eligibility for aid.**

Which Special Circumstances May Be Considered?

When making a professional judgment review, the Office of Student Financial Aid must comply with established federal regulations and must be equitable for all students. 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

We cannot make adjustments for the following 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 and 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 counselor. 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. You may call the Office of Student Financial Aid at 410-337-6431 to speak with a financial aid counselor.

How Do I Request a Professional Judgment?

To request a Professional Judgment, write a letter describing the special circumstances you would like us to consider. Please send your letter to: **Director of Financial Aid, Goucher College, 1021 Dulaney Valley Road, Baltimore, MD 21204-2794**. You will normally receive a response within two weeks of receipt of your request. The response time may increase during peak periods. If we are able to make adjustments for the circumstances you describe, we will send you a form detailing the documentation required. Most adjustments will be complete within 3 to 4 weeks after all required documentation has been received, but some adjustments may take as long as 6 to 8 weeks.

*Verification for the Following Year:

Please be advised that all students who submit professional judgments for the 2011-2012 academic year will be required to submit additional documentation for the 2012-2013 academic year as required for verification. Additional documentation includes but is not limited to a signed copy of the 2011 Federal income tax return, all pages and W-2 forms and a verification worksheet.