

2009-2010 Professional Judgment Fact Sheet

What is Professional Judgment?

A request for Professional Judgment is a request for recalculation of financial aid eligibility based on special circumstances which were not taken into account by the Free Application for Federal Student Aid (FAFSA) or our standard Cost of Attendance Budget.

How is Eligibility for Aid Determined?

We determine each student's financial need by comparing his or her Cost of Attendance Budget with his or her Expected Family Contribution (EFC). Each student is assigned a Cost of Attendance Budget that includes standard estimates for tuition, fees, books, supplies, room, board, transportation, and personal expenses. A student's EFC is determined from the income, asset, and family size information he or she reports on the FAFSA. Students with lower Expected Family Contributions have higher financial need.

Who Should Request Professional Judgment?

You should request a professional judgment if your financial situation has recently changed, or you have special circumstances which may justify the addition of special expenses to your Cost of Attendance Budget or adjustments to the information reported on your FAFSA. **Please note that some adjustments may not lead to additional eligibility for aid.**

Which Special Circumstances May Be Considered?

To ensure fairness to all students and compliance with federal aid regulations, there are limits to which circumstances can be considered for Professional Judgment adjustments. 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 Professional. 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. If you have any questions about Professional Judgments, please contact Office of Student Financial Aid to make a telephone or an in-office appointment, please call (410) 337-6141.

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 in 7-10 business days. 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 we receive all required documentation, 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 judgements for the 2009-2010 school year will be required to go through the verification process for the 2010-2011 academic year. This means that you will be asked to submit additional documentation, such as 2009 federal tax returns and W2's to our office.