

Special or Unusual Circumstances

While every situation in life is unique to the individual experiencing it, there are some rare circumstances that are special or unusual that can cause a student's financial aid situation to vary quite a bit from what their current FAFSA information reflects. Federal Aid Administrators have the ability to perform what is known as a Professional Judgment to help alleviate the burden caused by these Special or Unusual Circumstances.

Professional Judgments are done most commonly divided into two different categories although there are multiple areas that may be considered.

Special Circumstances:

These are situations that typically include a major shift in the household financial situation which can be caused by job change or loss, variances in income or loss of assets. There are other areas that may be included but this is the most common. If you feel your situation warrants consideration of professional judgment, follow the steps below.

1. Contact your Financial Aid Administrator. We will have an in-depth discussion of your situation. Together we will determine if you would like to proceed or not.
2. You will receive an email from our 3rd Party Servicer, Financial Aid Services, with a list of required documents for you to complete and upload. The required documents will be determined by your specific situation but could include items such as current income verification, documentation supporting the special circumstance, and 3rd part attestations. You should make every effort to submit this documentation immediately as the review process takes time.
3. Notify your Financial Aid Administrator that your documentation has been submitted. The administrator will perform an initial review to ensure everything requested has been provided and is accurate. Once this is done, it will be submitted for final review.
4. You will be notified if your Professional Judgment was approved, declined or if more documentation is needed. We will then adjust your financial packaging accordingly.

Unusual Circumstances:

These are situations that are usually specific to Dependent students. It is a special type of Professional Judgment known as Dependency Override. Situations that

typically warrant a Dependency Override include but are not limited to situations where the life at home with the dependent student's parents is unsafe, abandonment by the parents, or if the students are victims or human trafficking. If you feel you have a situation that fits this criteria or if you have one that you feel should make you an independent student, please follow the steps below. Please note that simply living on your own does not qualify as a Dependency Override without the above factors also present.

1. Contact your Financial Aid Administrator. We will have an in-depth discussion of your situation. Together we will determine if you would like to proceed or not.
2. You will receive an email from our 3rd Party Servicer, Financial Aid Services, with a list of required documents for you to complete and upload. The required documents will be determined by your specific situation but could include items such as current income verification, documentation supporting the special circumstance, and 3rd part attestations. You should make every effort to submit this documentation immediately as the review process takes time.
3. Notify your Financial Aid Administrator that your documentation has been submitted. The administrator will perform an initial review to ensure everything requested has been provided and is accurate. Once this is done, it will be submitted for final review.
4. You will be notified if your Professional Judgment was approved, declined or if more documentation is needed. We will then adjust your financial packaging accordingly.