

2046 North Parkway | Jackson, TN 38301

Special or Unusual Circumstance/Professional Judgement Review

There may be special or unusual circumstances that impact your federal student aid eligibility. In those situations, federal regulations allow the Financial Aid Office discretion to complete a professional judgment on a case-by-case basis. The Financial Aid Office can evaluate your current situation, and with adequate documentation, we may be able to adjust certain data elements on your Free Application for Federal Student Aid (FAFSA).

If you have **unusual circumstances** that prevent you from including your parents' information on the FAFSA, or **special circumstances** in which the income information listed on your FAFSA does not accurately reflect your current financial situation, you can contact the JSCC Financial Aid Office at fao@jscc.edu to request a professional judgment for your situation to be reviewed.

Special Circumstances:

If a change in your financial situation has occurred, the Financial Aid Office can evaluate your most current situation. Some examples include loss of income due to employment changes, separation or divorce, death of a parent or spouse, unusually high medical or dental expenses, etc.

Please note that a professional judgment request does not guarantee approval. In addition, even if approved, the recalculation of FAFSA data does not always result in an increase of aid eligibility. If the professional judgment is not in your favor, it will not be processed.

If you have had a change in your financial situation, you may request a professional judgment review for **Special Circumstances**.

If you already are Pell Grant eligible with a "0" Estimated Family Contribution (EFC), it is not necessary to complete a professional judgement review form, as you have already received the maximum award allowable for the award year.

Since an adjustment is being made to data elements that are included on your FAFSA, by law complete and accurate documentation will be required prior to a special consideration. A special form is required, as well as all of the documentation requested to properly evaluate the income of the individual for the calendar year following the income reported on the FAFSA. Failure to complete the form in its entirety, provide the income and other information requested, or submission of conflicting data will result in

denial of the request. Students should carefully review and compare total family income to ensure that the total expected income does not exceed the prior year income.

Potential reasons for a professional judgment for **Special Circumstances** include, but are not limited to:

- Loss or reduction of income, assets, benefits, or one-time taxable income
- Divorce (student or parent)
- > Death of a parent or spouse

To request a professional judgment for **Special Circumstances**, the student must submit the following documents.

- ➤ A detailed letter explaining the student's special circumstances
- Petition for Professional Judgment for Special Circumstances form
- Untaxed Income Form
- Asset Form
- Verification Worksheet
- > Tax documents
- Documentation of circumstances

Once all documents are submitted, a financial aid officer will review the circumstances and determine if an adjustment to income is required.

Unusual Circumstances:

On an individual basis, a financial aid administrator may consider unusual circumstances of a student who does not otherwise meet the definition of an independent student, but for whom it is not appropriate to expect a parental contribution toward the student's postsecondary educational costs.

Consideration for a professional judgment for **unusual circumstances** will be on a case-by-case basis. Full documentation must be provided so that a full analysis can be made of the student's individual situation. Where appropriate, court documents are requested, as well as documentation from a third party, preferably a person who has knowledge of the student's circumstances from a professional perspective. Examples could be a judge, case worker, counselor, minister, etc.

Potential reasons for a professional judgment for **Unusual Circumstances** include but are not limited to:

- History of abuse or abandonment
- Harmful situation
- Death of both parents
- Unknown location of biological parents

To request a professional judgment for **Unusual Circumstances**, the student must submit the following documents.

- ➤ A detailed letter explaining the student's unusual circumstances
- > Petition for Professional Judgment for Unusual Circumstances form
- Untaxed Income Form
- Asset Form
- > Independent Verification Worksheet
- > Student's Tax documents
- Documentation of circumstances
- > Two signed statements from responsible adults who are aware of your situation