**Policies and Procedures for Professional Judgment**

A financial aid professional may exercise professional judgment and change elements in the federal need analysis to account for circumstances that he/she feels have not been adequately considered in the original FAFSA.

 **Instructions to Students/Parents:**

All requests for the execution of professional judgment must:

* Be initiated by a letter from the student in which the student requests consideration of his/her particular circumstances. It must be legible, signed and dated. The student is encouraged to focus on events in the prior year that have affected or will affect his/her family’s ability to pay for the current year's college expenses.
* Require documentation. Please refer to the "Documentation Requirements" when preparing your request for consideration of special circumstances.
* Require a valid and verified Student Aid Report. Please file your Free Application for Federal Student Aid according to the instructions provided by the Department of Education. Your special circumstances will be considered only after we have received your SAR. If you have been selected for verification, we must complete that process before considering your special needs.
* Require a signed copy of the prior year's tax returns. If you have not already provided a copy of all required tax returns for verification, please include one with your request for consideration of special circumstances.
* Remember: Any adjustments made to your SAR as a result of your request for a professional judgment decision may delay or change your financial aid package.

**All Requests Should Be Directed to:**

Director of Financial Aid

* Parent’s death or divorce for dependent students; death of or divorce from spouse of independent student.
* Loss of employment - Parent of dependent student, student or spouse of independent student.
* Loss of untaxed benefit - Parent of dependent student, student or spouse of independent student.
* Extraordinary medical expenses in the household to which the student belongs. These must exceed the medical allowance in the Income Protection Allowance.
* Tuition for private schooling of siblings of dependent student.
* Dependent child care for children of independent students.
* Travel expenses beyond those allowed in the student expense budget.
* Extreme business or farm debt or bankruptcy payments.
* Dependency overrides
* Computer Purchase
* Parent attending college
* Documentation Requirements

**For Death or Divorce:**

* A copy of the death certificate for the parent of a dependent student, spouse of an independent student.
* A copy of the divorce decree or separation agreement.
* A signed copy of the parents and/or student's prior year income tax return

**For loss of wages:**

* Termination or resignation letter that includes the last date of employment and amount earned to date for the current tax year.
* Completed, signed copy of prior year's income tax return, W2 forms and any relevant worksheets or schedules.
* Verification of unemployment benefits.
* Estimated earning for current tax year.

**For loss of benefits:**

* Copy of court order that specifies termination date and amount of child support.
* Copy of letter from appropriate state or federal agency that specifies termination date and amount of benefits.
* Completed, signed copy of prior year's income tax return, W2 forms and any relevant worksheets or schedules.

**For extraordinary medical expenses:**

* Receipts for medical expenses that show the total patient liability, that is, the amount due and not covered by insurance.
* If the receipts do not indicate whether or not the expense was covered by insurance, they must be accompanied by a letter from the medical provider or insurer stating that the expense, or a specified portion of the expense, was payable by the patient.
* Completed, signed copy of prior year's income tax return, W2 forms and any relevant worksheets or schedules.

**For private school tuition for siblings:**

* Copies of official tuition invoices. Only tuition for the prior year may be considered.
* Completed, signed copy of prior year’s income tax return, W2 forms and any relevant worksheets or schedules.

**Extraordinary travel expense:**

* If the expense involves travel via commercial conveyance to/from school, provide a copy of receipts for fare.
* If the expense relates to the use of the student's own vehicle, provide a statement of travel needs that includes the origination point, the destination point, the number of trips per week/month, the reason for the travel.
* The student's statement must include an acknowledgment that any false statements will result in the cancellation of student financial aid.
* Federal regulations prohibit including in student expense budgets the direct expenses of purchasing and maintaining an automobile.
* Completed, signed copy of prior year's income tax return, W2 forms, and any relevant worksheets or schedules.

**Extreme business or farm debt, bankruptcy:**

* Documentation of the debt.
* Documentation of the value of the business or farm liable for the debt.
* Copy of court ordered bankruptcy payments.
* Completed, signed copy of prior year's income tax return, W2 forms and any relevant worksheets or schedules.

**Dependency overrides:**
If a student is under the age of 24, an undergraduate, not married, has no dependents, and is not a veteran, an orphan or a ward of the court, he/she is considered to be dependent for the purposes of federal student aid.
A dependency override may be requested in cases of complete alienation between a parent and a student. In support of a request for dependency override the student should submit statements from third-parties having first-hand knowledge of the circumstances. These should include statements on agency letterhead from social workers, school officials, church officials or others in positions of authority who are familiar with the situation.
The Director of Financial Aid will make the final determination in requests for dependency overrides. Federal regulations do not permit a financial aid officer to perform a dependency override because of a parent's unwillingness to pay for education.

**Computer Purchase:**

The U. S. Department of Education permits institutions to include in a student’s Cost of Attendance (COA) the purchase of a computer for educational use. The Office of Financial Aid will include this expense for students upon request and according to the following policy:

* The maximum allowance for purchase of a computer is $3,000, which may include the cost of a printer and maintenance contract.
* A student may receive this allowance only once as an undergraduate and once as a graduate student.
Additional purchases of software, printer supplies, online service fees etc. will be assumed under the allowances already included in the COA for books and supplies.
* In order to have the cost of the purchase of a computer added to COA, the student must provide a completed form which is available online or received from the Office of Financial aid and a dated receipt/proof of purchase attached, OR a completed form along with a dated, itemized estimate of the cost of the proposed purchase.
* A petition for this change should be submitted no later than April 1 of the academic year during which it is requested.

**Parent attending College:**

A parent’s participation in post-secondary education should be considered in the need analysis only if it affects the family’s ability to pay for a dependent student’s education. The Office of Financial Aid at Alabama A & M University has developed two options for accounting for a parent’s educational expenses. If you wish for us to modify your FAFSA to reflect a parent’s enrollment in post-secondary education, please review the one that most closely matches your situation.

 **Option I – Including the parent in "Number in College"**

In order for the Office of Financial Aid to determine if you are eligible to have your parent included in the "number in college" on the FAFSA, the parent must meet the following condition and provide the necessary documentation:

* Full-time enrollment in a degree or certificate program. (Attach to the application a certified proof of enrollment from the Registrar’s office at the parent’s institution.)

If you wish the Office of Financial Aid to determine if you are eligible to have your parent included in the "number in college" on the FAFSA, please submit the application which may be printed out online or received from the Office of Financial Aid. Attach the above documentation and return to the Office of Financial Aid.

 **Option II – Including the parent’s educational expenses in EFC**

If a parent is enrolled in college but does not meet the condition to be included in the "number in college" on the FAFSA, the Office of Financial Aid may still be able to adjust a student’s eligibility for student financial aid using the documentable expenses that the parent incurs related to his/her enrollment in college.

If you wish the Office of Financial Aid to adjust the income reported on your FAFSA to account for a parent’s educational expenses, please submit the application which may be printed out online or received from the Office of Financial Aid. Also, attach the following documentation:

* Verification from the parent’s college of admission to a degree or certificate program and at least half-time enrollment in that program.
* Invoice for tuition for a period of enrollment that is concurrent with the FAFSA and the appropriate academic year at Alabama A & M University (i.e. August, 2000 – July 2001 for academic year 2000-2001).
* Receipts for any books, supplies or equipment related to the parent’s enrollment in college.
* Verification from employer that the parent receives no reimbursement for the costs of enrolling in the program.

**If your parent(s) can satisfy any of the above conditions, please submit an application which can be printed out online or received from the Office of Financial Aid. Attach the required documentation and return to the Office of Financial Aid.**