

PROFESSIONAL JUDGMENT POLICY

PROFESSIONAL JUDGEMENT (PJ) AUTHORITY & INDIVIDUALS WHO MAY EXERCISE IT

The Financial Aid Office has been authorized by the Federal Government to alter data elements used to calculate the EFC or the Cost of Attendance when a student has Special or Unusual circumstances on a case-by-case basis. An adjustment made by the Financial Aid Office is valid only at Ohio Business College; any adjustments made at other institutions are valid only at those institutions.

All students interested in applying for a Professional Judgment (PJ) must first complete verification of their FAFSA Data to ensure accuracy before Ohio Business College can consider a PJ adjustment.

Professional Judgment cannot be used to alter the formula used to calculate the EFC nor the tables used in the calculation. All data elements that are adjusted must relate to the student's special or unusual circumstances.

Any educational expenses incurred post-enrollment cannot be included in the cost of attendance.

CIRCUMSTANCES WHERE PROFESSIONAL JUDGEMENT MAY BE USED & POSSIBLE ACTIONS

There are a number of circumstances that may result in the Financial Aid Office using its discretion by adjusting a student's EFC or Cost of Attendance. These decisions are made on a case-by-case basis and are not applicable to an entire group of the student population. Below are examples of circumstances that may warrant a PJ and where an adjustment can be made. This list is not exhaustive, nor is a PJ required or granted in every instance.

- ◆ Special Circumstances refer to the financial situations that justify an aid administrator adjusting data elements in the COA or in the EFC Calculation.
 - ◆ Change in employment status, income, or assets
 - ◆ Change in housing status (e.g., homelessness)
 - ◆ Tuition expenses at an elementary or secondary school
 - ◆ Medical, dental, or nursing home expenses not covered by insurance
 - ◆ Child or dependent care expenses
 - ◆ Severe disability of the student or other member of the student's household
 - ◆ Other changes or adjustments that impact the student's costs or ability to pay for college
- ◆ Ineligible Circumstances for EFC or Cost of Attendance Adjustment
 - ◆ Vacation expenses
 - ◆ Tithing Expenses
 - ◆ Standard Living Expenses (e.g., Utilities, Credit Card Expenses, Children's Allowances, etc.)
- ◆ Unusual Circumstances refer to the conditions that justify an aid administrator making an adjustment to a student's dependency status based on a unique situation. Keep in mind, a Dependency Override may only adjust a student from Dependent to Independent.
 - ◆ Dependency Overrides
 - Parental Abandonment or Estrangement
 - Student or Parental Incarceration
 - Unaccompanied Homeless Youth
 - Legally Granted Refugee or Asylum Status
 - Human Trafficking, as described in the Trafficking Victims Protection Act of 2000
- ◆ Ineligible Circumstances for Dependency Override
 - ◆ Student demonstrates total self-sufficiency
 - ◆ Parent refuse to contribute to the student's education
 - ◆ Parents will not provide information for the FAFSA or verification
 - ◆ Parents do not claim the student as a dependent for income tax purposes
- ◆ Note: Any student who has obtained an adjustment for unusual circumstances and a final determination of independence is granted, it will apply to all subsequent Award Years at Ohio Business College unless:

- ◆ The student informs Ohio Business College that their circumstances have changed
- ◆ Ohio Business College has conflicting information about the student's independence

PROFESSIONAL JUDGMENT REVIEW PROCESS

- ◆ The Financial Aid Administrator will conduct a documented interview to determine the student's circumstances and what documentation will be necessary for a Professional Judgment Review
- ◆ The student is responsible for submitting all required documentation for their Professional Judgment Review
- ◆ Once the Financial Aid Administrator has collected all needed documentation, it will be submitted to the Director of Financial Aid for an official Professional Judgment Review
- ◆ Upon submission of all supporting documentation to the Director of Financial Aid, a final determination will be made no later than 10 Business Days after the date of submission
- ◆ After the Professional Judgment Review is complete, all students will be provided with a final determination in writing and will be documented in the student's file

Decisions made by the Financial Aid Office are final and cannot be appealed to the Department of Education.