

## **HORRY-GEORGETOWN TECHNICAL COLLEGE PROFESSIONAL JUDGMENT POLICY**

### Authority

Authority to exercise professional judgment is found in Section 479A of the federal financial aid regulations. Both current regulations and law recognizes that the Student Financial Aid office may sometimes need to make adjustments to the costs of attendance and/or to the expected family contribution to allow for special circumstances.

For the 2003-2004 award year, the financial aid office may use professional judgment to either increase or decrease one or more of the data elements used to calculate the EFC. The reason must be documented in the student's file and it must relate to that student's special circumstances. Special circumstances are described as those that differentiate an individual student, not conditions that exist for a whole class of students. Thus, adjustments may only be made on a "case-by-case" basis.

The FAFSA does not collect information on special circumstances, but contains a statement that advises a student if they have special circumstances. The FAFSA gives examples of elementary or secondary school tuition, unusual medical or dental expenses, a family member who is a dislocated worker, or other unusual circumstances. Professional judgment is not limited to the situations mentioned, and could include those circumstances that were considered to be "special conditions" in previous school years, such as divorce, separation, or the death of a parent or spouse after the application was filed.

In exercising professional judgment the financial aid office may no longer make a direct change to the EFC figure, assessment rates, or allowances; they may only adjust an actual data item. The data item that is changed should reflect the student's special circumstances.

The data items to be adjusted are listed below for each special circumstance. We will be using Electronic Data Exchange (EDE) or DATATEL to make the corrections electronically.

### Documentation

Documentation to be used in exercising professional judgment will include, but not be limited to:

1. Information from the FAFSA.
2. Supplemental information furnished by the parents and/or the student
3. Supplemental information provided by external agencies
4. Supplemental information provided by other school offices or departments
5. Special Circumstances Form (can be printed from the HGTC Website or Campus Pipeline)
6. Dependency Override Form (available from the Financial Aid Office at any of the three HGTC campuses)

### Procedures

Students requesting special consideration will use the appropriate form(s) to explain their situations, attaching additional documentation as necessary. Each case will be reviewed by the financial aid director or financial coordinator and will be evaluated according to the family circumstances to determine the true ability of the family to contribute toward the costs of education.

### Rationale for Making a Decision

The rationale for exercising professional judgment or rejecting a request for special consideration will be recorded on the special circumstances form and will be attached to the student's request and documentation. The decision to make or not make adjustments rests with the financial aid director or financial aid coordinator based on their understanding of federal law and regulations and cannot be appealed.

**ADJUSTMENTS TO NEED ANALYSIS OR INDEPENDENT/DEPENDENT STUDENT STATUS:**

## Situations in which Professional Judgment Might be Exercised

(Professional judgment is not limited to these situations)

### I. Loss of Employment

#### A. Conditions

1. One of the dependent student's parents (or a stepparent) earned money in 2002 but has lost his or her job in 2003.
2. The student worked in 2002, but is not working in 2003 or there has been a reduction in hours worked.
3. The student's spouse worked 2002 but is not working in 2003 or there has been a reduction in hours worked.

#### B. Form to Use and Required Documentation

Special Circumstances Form must include documentation for proof of loss of job, and hours worked per week in 2003.

#### C. Data Elements to Adjust

Use expected yearly income (2002); adjust:

AGI

Tax paid

Social Security benefit AFDC

Child Support

Other untaxed income

### II. Loss of Untaxed Income or Benefit

#### A. Conditions

1. One of the dependent student's parents received untaxed SSI or some untaxed income or benefit in 2002, but has lost that income or benefit 2003. The untaxed income or benefit must have been paid by a public or private agency, from a company, or from a person because of a court order.

2. The student (or spouse) received untaxed SSI or some untaxed income or benefit in 2002, but has lost that income or benefit 2003. The untaxed income or benefit must have been paid by a public or private agency, from a company, or from a person because of a court order.

#### B. Form to Use

Special Circumstances Form Documentation for proof of loss of benefits in 2003 and amount of benefits received in 2002 and 2003.

#### C. Data Elements to Adjust

Use expected yearly income (12003); adjust:

Social Security benefits AFDC

Child support

Other untaxed income

### III. Separation or Divorce

#### A. Conditions

1. The dependent student has already applied for Federal student aid, but his or her parents have separated or been divorced since that time.

2. The student has already applied for Federal student aid, but has separated or been widowed or divorced since that time.'

B. Form to Use

Special Circumstances Form Required Decimation of divorce or separation

C. Data Element to Adjust

Use expected yearly income; adjust;

AGI  
Tax paid  
Social Security benefits  
AFDC  
Child support  
Other untaxed income  
Savings  
Business assets  
Investment assets  
Family size  
Number in college

IV. Death

A. Conditions

1. The dependent student has already applied for Federal student aid, but since that time, one of the student's parents has died.

2. The student has already applied for Federal student aid, as a dependent student, but, since that time, the student's last surviving parent has died.

3. The student's spouse dies.

B. Form to Use and Required documentation

Special Circumstances Form Income/ proof of death

C. Data Elements to Adjust Use expected yearly income; adjust:

AGI  
Tax paid  
Social Security benefits  
AFDC  
Child support  
Other untaxed income  
Savings  
Business assets  
Investment assets  
Family Size  
Number in college

V. Medical and Dental Expenses

A. Conditions

1. The dependent student's parents experienced a catastrophic illness in the family and have incurred unusually high medical expenses, making the EFC not representative of the student's ability to contribute toward the cost of education.

2. The independent student experience a catastrophic illness in the family and have incurred unusually high medical expenses, making the EFC not representative of the student's ability to contribute toward the cost of education.

Form to Use

Special Circumstances Form and documentation of paid medical expense.

B. Data Elements to Adjust

Reduce adjusted gross income (AGI) by medical and dental expenses that exceed %% of total income.

Reduce AGI by annual installment payments made for long-range medical and dental care (e.g., cancer therapy).

VI. Dependency Status

A. Conditions

1. The student does not meet the definition of independence as determined by Congress, but given family circumstances, should be treated as independent for the purposes of applying for Federal student aid. These family circumstances include, but are not limited to:

a. A student's inability to remain in the parent's home due to physical, emotional, or sexual abuse as documented by counselors, teachers, ministers, etc. who personally know the family circumstances.

B. Form to Use

Dependency Override Form      Documentation of the above circumstances in at least two letters from the appropriate persons

Cost of Attendance

If it is determined that the budget category given to a particular student is not representative of his or her true costs of attending, adjustments may be made to the budget to reflect actual costs. Examples of adjustments that may be required include day care costs, transportation costs if the student travels a great distance to school, and/or medical expenses if the expense seems great in relation to the family income. Documentation will be required.

Satisfactory Academic Progress

If it is determined that a student did not complete the required hours per year, did not make the required GPA, or has exceeded the limit of 150% for a valid reason, a second probationary term or extended terms of eligibility may be granted. Examples of valid reasons include medical illness of the student or student's immediate family or death of a family member.