

## *Professional Judgment Policy*

The Higher Education Act of 1965 (HEA), as amended, provides the authority for financial aid administrators to exercise discretion in a number of areas when a student has special or unusual circumstances. This authority is known as Professional Judgment (PJ). It allows the financial aid administrator to treat a student individually when conditions exist that differentiate that student from a class of students. PJ decisions must be made on a case-by-case basis as the result of examining and documenting an individual student's unique circumstances.

Requests for review of your unique circumstances should be made to the Financial Aid Office at [financialaid@wabash.edu](mailto:financialaid@wabash.edu). A member of the Financial Aid team will follow-up with additional questions and/or request additional documentation. The Financial Aid Office reserves the right to request any documentation deemed necessary to support consideration of your unique circumstances. Submission of documentation regarding unique circumstances does not guarantee that additional financial aid will be available. The approval or denial decision made by the Financial Aid Office is final and cannot be appealed to the College or the U.S. Department of Education.

### **Special Circumstances**

Generally speaking, circumstances beyond a family's control that impact their ability to pay for current educational costs may be considered. Examples of such circumstances include, but are not limited to:

- Unreimbursed medical, dental, or nursing home expenses paid that exceed 11% of the parent income
- Support of extended family or a second household
- Private or parochial school expenses paid for the Wabash student's younger siblings
- Unreimbursed expenses paid for a parent enrolled at least half-time in a post-secondary institution (e.g., graduate school) (unreimbursed expenses include:
  - One-time, non-recurring income tax payments
  - Income reduction or loss due to unemployment
  - One-time cost of the first purchase of a home
  - One-time purchase of a car
  - Dependent care expenses
  - Additional costs for student health insurance
  - Other unforeseen life events

An approval and subsequent adjustment may result in:

- an increase in your eligibility for financial aid
- an increase in your estimated cost of attendance (the amount you may borrow)

Please note: We cannot take into account expenses for weddings, etc.).

## Satisfactory Academic Progress

Sometimes, a special circumstance may influence a student's ability to meet Satisfactory Academic Progress standards. Please review the "Appeals" section of our Satisfactory Academic Progress (SAP) policy to see what types of special circumstances may be considered in a SAP appeal.

## Unusual Circumstances (Dependency Status)

A student is considered to be independent if they can answer "yes" to any of the dependency questions on the FAFSA. Otherwise, the student is dependent and must provide parent information on the FAFSA.

Documentation of unusual circumstances may allow us to perform a "dependency override" to make the student independent for financial aid purposes. Examples of unusual circumstances include, but are not limited to:

- Victims of human trafficking
- Legally granted refugee or asylum status
- Parent abandonment or estrangement
- Student or parental incarceration

We are prohibited from granting a dependency override based solely on the following reasons:

- Parents are unwilling to provide information on the FAFSA or verification documents
- Parents refuse to contribute to the student's education
- Parents do not claim the student as a dependent on their tax returns
- Student demonstrates total self-sufficiency

Students may request treatment as a "provisional" independent student when they complete the FAFSA. Our office will contact such students to request documentation to support their unusual circumstances. If documentation does not support their status as an independent student, the student will need to update the FAFSA to add parental information.

## Other

Unusual life events occur in every family and we certainly cannot foresee every possibility. If such an event is interfering with your ability to finance a Wabash education, we encourage you to contact our office. Financial Aid staff are happy to discuss your situation in a professional, confidential manner.