

2022
COLLEGE CHANGES EVERYTHING®
CONFERENCE

We Don't Talk About Professional Judgment (PJ)

Working with your Financial Aid
Office regarding Financial Aid
Appeals

Presenter Round-Up

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Agenda

- What is a PJ (professional judgement)?
- Undergraduate vs Graduate PJ Options
- Dependency Override
- Change of Financial Circumstance
- Budget Adjustment Appeals
- Tips for success
- Additional resources

What is a PJ

- The ability for a Financial Aid Administrator to adjust and change data points on the FAFSA to reflect any changes to a student's financial situation
- Every school has a Professional Judgement (PJ) policy and procedure
- Student-initiated Process with a formal step by step process

Types of PJ

PJ Type	Available to Undergrads	Available to Graduate/Professionals
Family changes that affect income and household size	Yes	Depends*
Unemployment or death of a parent	Yes	Depends*
Cost of Attendance Differences	Yes	Yes

* Graduate and professional students are mostly awarded Unsubsidized Federal Loans. However, your institution may have an PJ process for these items to review need for FWS or their own institutional need based aid. Please check with your financial aid office.

Dependency Override

- Dependency status is based on several major components
- Dependency Overrides are when a student has an exception to these components
- Schools can change dependency based on housing status, expectant child, marriage, or other extreme family circumstance
- Allows access to financial aid as an independent student

Change of Financial Circumstance

- Loss of Job
- Reduction in Salary
- One Time Payments (Lottery, IRA Withdrawal)
- Documented loss of income (W2)
- Recent IRS Tax Returns
- Retirement Statements

Budget Adjustment

Most Common

- Emergency Medical, Dental, and/or Vision Expenses not covered by insurance
- Dependent Care Expenses
- Loan Fees
- Computer Purchase
 - Can only be approved once while enrolled in an academic program

Less Common*

- Books & Supplies
- Travel Expenses
- Room & Board

** Your cost of attendance as established by your school already includes these items. Adjustments are sometimes made when your cost of attendance exceeds that expected of the average student and the situation relates directly to your ability to remain enrolled in your degree program.*

Budget Adjustment Documentation

- Receipts
- Cancelled Checks
- Invoices
- Contracts
- Explanation of Benefits
- Signed Lease or Rental Agreement
- Course Syllabus



Tips for Success

- Contact your financial aid office as soon as possible. The PJ process can take some time to complete
- Have any pertinent documentation on hand and ready to share with the FA Office.
- Be prepared to answer difficult questions. The PJ process is confidential if a person is in not danger.

Additional Resources

- ISAC Paying for College - <https://www.isac.org/students/during-college/paying-for-college/index.html>
- Federal Student Aid Creating your Budget - <https://studentaid.gov/resources/prepare-for-college/students/budgeting/creating-your-budget>
- iGrad Financial Wellness Tools - <https://www.igrad.com/tools>

Questions?

