

## **POLICY AND PROCEDURE FOR PROFESSIONAL JUDGEMENT**

### **POLICY**

The Financial Aid Administrator at Cadillac Institute of Cosmetology may use Professional Judgment on a case-by-case basis to adjust a student's cost of attendance or the data used to calculate his or her EFC for Federal Student Aid. This adjustment is only valid at the school making the change. Students may have both a special circumstance and unusual circumstance. Please see the definitions below.

**Special Circumstance:** refers to the financial situations (loss of a job, etc.) that justify an aid administrator adjusting data elements in the COA or EFC calculation. Examples of special circumstances that may be considered (HEA Sec. 479A):

- 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.

**Unusual Circumstance:** refers to the conditions that justify an aid administrator making an adjustment to a student's dependency status based on a unique situation with appropriate documentation. Unusual circumstances include:

- Human trafficking, as described in the Trafficking Victims Protection Act of 2000 (22 U.S.C. 7101 et seq.);
- Legally granted refugee or asylum status;
- Parental abandonment or estrangement; or
- Student or parent incarceration.

The college is required to collect documentation to substantiate a dependency status change. Sources of documentation may include:

- A documented interview between the student and the financial aid administrator;
- Submission of a court order or official Federal or State documentation that the student or student's parents or legal guardians are incarcerated;
- A documented phone call or written statement, which confirms the unusual circumstances with:
  - a state, county or Tribal welfare agency;
  - an independent living case worker who supports current and former foster youth with the transition to adulthood;
  - a public or private agency, facility, or program servicing victims of abuse, neglect, assault, or violence; or
- A documented phone call or written statement from an attorney, guardian ad litem, a court-appointed special advocate (or similar), representative or a TRIO or GEAR UP program which confirms the circumstances and the person's relationship to the student;
- A documented determination of independence made by a financial aid administrator at another institution in the same or a prior award year; or
- Utility bills, health insurance, or other documents that demonstrate a separation from parents or legal guardians.

### **PROFESSIONAL JUDGMENT PROCEDURE**

Students may pursue an adjustment based on **special** or **unusual circumstances**. The student may request such adjustment by completing a **Special Circumstance or Unusual Circumstance Form** that may be obtained from the college's financial aid office.

Once completed, the student will need to schedule an appointment with the Financial Aid Administrator and return the form at that time. During the appointment the Financial Aid Administrator will discuss the documentation the student will need to provide.

The Financial Aid Administrator will provide a formal letter to the student outlining the documentation needed, along with a time frame of 15 days for returning the documentation.

Once the documentation is received the Financial Aid Administration will make a determination no later than 60 days after the student enrolls. The determination will be recorded on the **Special or Unusual Circumstance Form** and will be retained in the students file.

If the Financial Aid Administrator deems it appropriate to exercise Professional Judgment, the dependency status for the student will be changed from Dependent to Independent.

A student with a dependency override is independent in subsequent years unless the student notifies the Financial Aid Administrator that their situation has changed or the Financial Aid Administrator has conflicting information.

Once the college is in receipt of a completed **Unusual Circumstance Form** with the required documentation the college's financial aid office will make a determination no later that 60 days after the student enrolls.