

First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_ Student ID #: \_\_\_\_\_

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## 2019-2020 PROFESSIONAL JUDGMENT-INDEPENDENT STUDENT

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There are instances when a student's Free Application for Federal Student Aid (FAFSA) may not reflect the family's current situation. These are special circumstances that can be considered that may impact the student's financial aid eligibility. In these rare cases, a financial aid administrator may exercise professional judgment to adjust the student's Cost of Attendance or the data that determines the student's Expected Family Contribution.

There must be a significant change to the family's income to be considered for a Professional Judgment. Commonly, the reduction in family income is a result of one or more of the following scenarios:

- An extended period of loss or change in employment and/ or significant change in income
- Divorce or separation
- Death of a parent or spouse
- Reduction in child support
- Unusual out-of-pocket medical and/or dental expenses that exceed 11% of the Family's Adjusted Gross Income

A Professional Judgment appeal may also be submitted for consideration for Cost of Attendance increases for unusual expenses incurred for educational purposes. Adjustments in Cost of Attendance are generally limited to the following situations:

- Costs associated with a student's disability
- Child care expenses for a dependent child of a student
- One-time taxable income

Professional Judgments appeals are reviewed on a case-by-case basis, and require a letter of explanation and supporting documentation. You must submit **all** required documentation in order for the Professional Judgment to be reviewed. **NOTE: You are required to complete the [verification](#) process prior to processing your professional judgment. Please see your [To Do List](#) for required items.**

Please review the options below and check all circumstances that apply and submit all required documents:

- Divorce or Separation
  - **REQUIRED DOCUMENTS:**
    - Copy of separation, divorce decree or copy of mortgage/lease proving separate residences
    - Copy of W2(s) and 2017 IRS Tax Transcript if taxes were filed jointly
- Decrease in student(s) Income after January 1, 2018, as a result of job loss, retirement, death/disability, or other wage reduction
  - **REQUIRED DOCUMENTS:**
    - Signed and dated letter on company letterhead from employer listing last date of employment, total earnings from January 1, 2018 through last date of employment.
    - Copy of last pay stub.
    - Documentation of severance/benefits/unemployment compensation.
    - Copy of your 2017 and/or 2018 IRS Tax Return Transcript and w2(s).
    - All supporting documentation.
- Major medical expenses that were not covered by insurance and were paid for out of pocket
  - **DO NOT** include payments for health insurance premiums. Expenses must be above 11% of Adjusted Gross Income.
  - **REQUIRED DOCUMENTS:**
    - Itemized list of medical expenses not covered by insurance and paid out of pocket.
    - 2017 Tax Transcript and Schedule A.
    - Proof of payment.

Submit this document to your campus Financial Aid Office using the [secure upload](#) link, at your ERAU campus or via fax: 386-226-6915. Be sure to include your Student ID on all documents. Do not send tax return transcripts via email they will not be accepted.

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- Dependent care expenses
  - **REQUIRED DOCUMENTS:**
    - Please provide proof of payment
    - Age(s) of dependent children: \_\_\_\_\_
    - Name(s) of dependent children: \_\_\_\_\_
- Death of a Parent or Spouse
  - **REQUIRED DOCUMENTS:**
    - Death certificate of the deceased individual
    - Document of any death benefits received
- Lump sum distribution or non-recurring income in 2017 has inflated your Adjusted Gross Income
  - Please note that in some cases, not all distributions or non-recurring income can be removed under Professional Judgment.
  - **REQUIRED DOCUMENTS:**
    - Please indicate amount here \$ \_\_\_\_\_
    - Copies of your 2017 IRS Tax Return Transcript, an itemized statement detailing how this additional income was spent, and a 1099-R if applicable.
- Other special or unusual circumstance(s)
  - If your concern is not covered in any of the above options, please give us a brief summary below of your concern. Attach a separate page if more space is needed.

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You must provide third party documents to substantiate your request, e.g., death certificate, divorce or separation document, employment termination letter, last pay stub reflecting year to date earnings, verification of unemployment compensation, disability claim, physician statement, etc. Please include a copy of your 2017 Federal Tax Return Transcript (from [www.IRS.gov/transcript](http://www.IRS.gov/transcript)) or spouse's 2017 Federal Tax Return Transcript. NOTE: If processed after January 2020, proof of 2019 income may be required.

Please submit this form and all supporting documentation in PDF format through the ERAU [secure upload](#) portal. Please include your Student ID on all documents and do not send any sensitive or confidential data (social security numbers, sensitive financial information including account numbers, etc.)

**WARNING: If you purposely give false or misleading information you may be fined, be sentenced to jail, or both.**

**Certifications and Signatures**

By signing this form, I declare that all information on this form is true and correct and all sources of income have been reported to the best of my knowledge.

\_\_\_\_\_  
Student Signature

\_\_\_\_\_  
Date

Submit this document to your campus Financial Aid Office using the [secure upload](#) link, at your ERAU campus or via fax: 386-226-6915. Be sure to include your Student ID on all documents. Do not send tax return transcripts via email they will not be accepted.