

Professional Judgement Request Form

This form is used to request a professional judgement calculation for your 2022-23 or 2023-24 academic year financial aid award. Please submit this form with all required documentation to fa@cbd.edu with the subject of the email: Professional Judgement Request, student's full name. Your request will be considered incomplete without all requested documentation listed below. Further documentation may be needed and will be requested by email. Please include the students name and student ID number on all documentation.

Student's Name

Last	First	Middle	Date of Birth

Eligibility for financial aid is determined by the Free Application for Federal Student Aid (FAFSA). The FAFSA currently uses prior-prior year financial data. CBD College recognizes that students can experience changes in income or other finances that are not indicative of their current FAFSA application.

Special Circumstances

All Special Circumstance requests must have a detailed letter of explanation and supporting documentation. Below are examples of situations that warrant a request for Special Circumstance.

This is not an extensive list, if you have a situation that does not apply to the examples below, please make an appointment with the Director of Financial Aid or Assistant Director of Financial Aid to discuss your individual situation.

- Death or disability of a family wage earner
- Separation or divorce of the student and/or your parents if dependent for Financial Aid purposes
- One-time taxable income
- Unusually high childcare or dependent care expenses
- Changes in dependency

- Unusually high medical or dental expenses
- Changes in family's reported income

Examples of situations that do not warrant a professional judgement request:

- Credit card or other personal debt problems
- Car payments
- Mortgage payments
- Standard living expenses
- Vacation expenses

If a special circumstances request is submitted, you may be institutionally selected for Verification. This may cause corrections to your FAFSA and a change to your EFC or SAI.

If you have already been awarded and funds have been disbursed in the FAFSA award year, no further changes can be made to your FAFSA data elements.

You will be notified by email if your request for professional judgment is approved or denied. In many cases once the professional judgment is calculated, there will be no adjustment to the amount of Federal Pell Grant or other need-based aid. The Director of Financial Aid reserves the right to deny a professional judgement request that does not increase a student's eligibility for aid. The decision of the Director of Financial Aid is final and cannot be appealed to the Department of Education.

There are two types of special circumstance requests. There is a recalculation of an EFC or SAI, and a change to a student's Cost of Attendance (COA).

Examples of changes to a student's EFC or SAI are:

- Loss of employment
- Child support reduction or change
- Divorce or separation of student, or parents if the student is dependent for financial aid purposes
- Change of marital status
- Death of spouse or parent

- Extensive medical and/or dental expenses that exceed 11% of your household's Adjusted Gross Income (AGI)
- One-time taxable income (example: IRA disbursement to purchase a home)

Examples of a change to a student's COA:

- Costs associated to a student's disability (example specialized transportation)
- Childcare expenses for a dependent child

A change to your COA does not result in an increase in your eligibility for need based aid, but does increase your budget for aid including parent PLUS or private loans.

Because the EFC or SAI is determined using prior-prior year income, CBD will make adjustments to your income using the immediate prior 12 months' income from the date the you submit the professional judgement form. You will be required to submit documentation including, but not limited to, most recent paycheck, most recent taxes, most recent W-2's, disability payments or social security statements.

Please check all situations that apply to your request for professional judgement

- Loss or change of employment or income
 - Signed detailed statement describing the changes that resulted in a loss or reduction of income
 - Please include all dates and sources of income
 - Copy of your and/or parents 2020 and 2021 tax return and W2's
 - If request is submitted after January 1st 2023, copy of your and/or parents 2022 tax return and W-2's
 - Letter from employer on letterhead reflecting the last date of employment or a DD-214
 - Proof of unemployment benefits or denial of eligibility for unemployment benefits
 - Most recent paystubs showing year-to-date earnings
- Death of a parent or spouse
 - Signed detailed statement describing the change in circumstances
 - Copy of death certificate
 - Copy of final paycheck
 - Documentation of any death benefits received (including but not limited to life insurance, social security, pension payout)

- Change in your marital status after filing the FAFSA
 - Signed detail written statement describing the change in circumstances
 - Copy of marriage certificate or divorce agreement
 - Signed copy of your and your spouse's 2020 and 2021 tax return including W2's
 - If request is submitted after January 1st 2023, copy of your and/or parents 2022 tax return and W-2's

- Reduction in child support or alimony
 - Signed detailed written statement describing the changes in circumstance
 - Documentation of change in divorce decree and/or child support order
 - Documentation of the total amount of alimony and child support for each child

- Other reduction in income
 - Signed detailed statement describing unusual or unexpected expenses
 - Please include specific dates.
 - Copy of 2020 and 2021 federal tax return and W-2's
 - If request is submitted after January 1st 2023, copy of your and/or parents' 2022 tax returns and W-2's
 - Most recent paystub with year-to-date earnings
 - Any documentation that pertains to your situation

- One time increase in income
 - Signed detailed statement describing unusual or unexpected income
 - Please include specific dates
 - Copy of 2020 and 2021 federal tax return and W-2's
 - If request is submitted after January 1st 2023, copy of your and/or parents' 2022 tax returns and W-2's
 - Most recent paystub with year-to-date earnings
 - Any supporting documentation that pertains to your increase of income (including proof of rollover, disbursement etc.) and documentation on how these funds were used
 - Example funds pulled out of an IRA to put a down payment on a home, pay medical expenses or cover college tuition
 - Any documentation that pertains to your situation

- Excessive medical or dental expenses
 - Signed detailed written statement describing the expenses that were paid out of pocket
 - Bills and receipts with an itemized list with a total of all medical and/or dental expenses
 - Copy of Schedule A from your 2020 and 2021 federal tax return

- Disability
 - Signed detail written statement describing expenses paid out of pocket
 - Documentation of disability diagnosis
 - Bills and receipts of costs paid by you and not reimbursed

- Unusual or unexpected expenses not covered by someone else
 - Signed detailed written statement describing unusual or expected expenses, including dates
 - Copy of 2020 and 2021 federal tax return and W-2's
 - If request is submitted after January 1st 2023, copy of your and/or parents' 2022 tax returns and W-2's
 - If one of the following apply, please check the box that applies to your situation
 - Tuition expenses for elementary, secondary or daycare paid for in the 2022-23 and/or 2023-24 award year
 - Please provide receipts
 - Costs associated with a student's disability and specialized equipment pertaining to attending college
 - Example specialized transportation to campus

Unusual Circumstances

Students may have unusual circumstances that prevent them from providing parent and/or legal guardian information on the FAFSA. Example situations are, a student was voluntarily or involuntarily removed from their parents' home due to an extreme situation that threatened the student's health and/or safety, parents are currently suffering from mental or physical illness and cannot be contacted, is a victim of human trafficking, a refugee or asylee.

Please note that the federal guidelines regarding unusual circumstances clearly indicate that following situations do not qualify for an unusual circumstance, parent’s refusal to contribute to a student’s education, parent unwilling to provide information on the FAFSA or for verification, parents not claiming student as a dependent for tax purposes, student demonstrates total self-sufficiency, student does not live with parents. This is not an extensive list, if the student has a situation that does not apply to the examples above, the student must request an appointment with the Assistant Director or Director of Financial Aid.

For students that are seeking unusual circumstances, students must provide an email explaining their situation, including the last contact they had with their parents and/or guardians. The email must include:

- 1) The whereabouts of their parents including the parents’ and/or legal guardian’s current living arrangements.
- 2) The last date on which the student had contact with each of the parents and/or legal guardian.
- 3) Where the student has resided for the past 5 years.
- 4) How the students have supported themselves for the past 5 years. Please include copies of tax returns, health insurance, TANF, SSI or any other assistance student used to cover basic living expenses.

Students must also provide two letters from individuals and/or agencies that support the student’s situation. One letter must be from a disinterested professional third party including but not limited to, police reports, hospital documentation, reports from the Department of Family Services, letters from members of clergy, school social workers, attorney, counselor, psychologist, homeless shelters, etc. Each letter must be signed and on official letterhead. One letter can be from a relative, friend or family member that has primary knowledge of the student’s situation.

Please submit this form with all required documentation to fa@cbd.edu with the subject of the email: Professional Judgement Request, student’s full name.

Certification
I (we) certify that all the information provided is correct. I (we) understand that adjustments can be approved only in situations provided for by federal regulation and policy that have been appropriately documented. If I (we) have not provided the required documents my (our) request will be automatically denied. I (we) understand that providing false or deliberately misleading statements is a violation of federal law and may result in a prison sentence, fines, or both.
Signature of student
Signature of parent(s)
Date