

Professional Judgements

The Department of Education allows institutions to review, on a case-by-case basis, special or unusual circumstances that impact federal student aid eligibility. With adequate documentation the institution can make data element adjustments to the FAFSA that impact the Expected Family Contribution or EFC.

Professional Judgements will be conducted primarily by the Director of Financial Aid & Veterans Affairs with assistance from the Coordinator of Financial Aid.

Circumstances for which PJ Adjustments are allowed are as follows:

Types of Professional Judgements:

- EFC Appeal: An EFC Appeal is used in situations where the parent or student has had a change in their income. Types of situations that could be considered are:
 - Loss of employment.
 - Change in marital status.
 - One-time disbursement of income.
- Dependency Override
 - Death of a parent or guardian.
 - Whereabouts of parent unknown.
 - Student is a victim of abuse.
- PLUS Automatic Override
 - Parents only income is from government assistance such as Social Security Disability.
- Cost of Attendance Appeals
 - Elementary or secondary tuition costs.
 - Unusually high medical or dental expenses not covered by insurance.
 - Unusually high childcare or dependent care expenses.
 - Other unusually high Cost of Attendance components as documented.

Additional special or unusual circumstances can be considered on a case-by-case basis. To determine if a special or unusual circumstance may qualify contact the Financial Aid Office at finaid@kish.edu or 815-825-9328.

Common situations that DO NOT qualify for a PJ:

- Circumvent verification. Verification must be completed before a PJ can even be considered.
- Parents not wanting to put their information on the FAFSA.
- Student living on their own.
- Student not being claimed on the parent's taxes.

Students can apply for a Professional Judgement by completing the application provided on the Kish Financial Aid website and submitting it to finaid@kish.edu or in person at the Financial Aid Office along with all supporting documentation.

The supporting documentation may vary based on the type of Professional Judgement and reason for the Professional Judgement. Additional documentation may also be requested upon Financial Aid review.

Acceptable documentation:

- EFC Appeal:
 - Separation of employment letter.
 - Most recent pay stubs. Typically, the last 3 pay periods.
 - Award letter from Unemployment Office.

- Signed written statement from individual appealing their EFC.
- Court documentation.
- Divorce papers.
- Death certificate.
- Other documents as determined.
- Dependency Override:
 - Signed written statement from student.
 - Written statement from a third party, preferably from a professional, familiar with the situation.
 - Court documentation.
 - Death certificate.
 - Police reports.
 - Other documentation as determined.
- PLUS Automatic Override:
 - Statements from agency stating monthly or weekly benefits.
- Cost of Attendance Appeal:
 - Documentation associated with unusually high Costs of Attendance components.

All documents must be signed and dated by the applicant submitting the appeal. In addition, any third party providing supporting statements must also sign and date their statement for the document to be accepted. Any unsigned documents will not be considered in an appeal until they are completed.

Professional Judgements appeals will be submitted to the Director of Financial Aid & Veterans Affairs or designee for review. Students will be notified of a decision within 7-10 business days after submission. If the appeal is approved the Director of Financial Aid & Veterans Affairs or designee will submit the appropriate corrections on the FAFSA. If the appeal is denied the Director of Financial Aid & Veterans Affairs or designee will notify the student why and provide the student with an opportunity to provide additional documentation if applicable.