# Professional Judgment – 2018-2019

## STUDENT INFORMATION

| Name: | ACC Student ID: |
|-------|-----------------|
|       |                 |

Professional judgment involves reviewing your financial aid application when you or your parent or spouse experience a change in income or expenses that was not reflected on your 2018-2019 Free Application for Federal Student Aid (FAFSA). A professional judgment may be granted when changes in income or assets are significant enough to result in increased aid eligibility.

#### WHAT ADJUSTMENTS MAY BE CONSIDERED?

Adjustments may be considered for loss of income for the following reasons:

- Job termination, reduction of hours worked, or retirement
- Marriage, divorce, separation, or death of spouse after FAFSA filing
- Loss or reduction of taxable social security benefits
- Changes in child support or alimony paid or received
- Adjustments to parent income for non-discretionary medical, dental, or disability expenses paid during the tax year (must exceed 11% of the "Income protection allowance")
- Other circumstances- please contact the Financial Aid office before submitting this appeal

#### **HOW DO I REQUEST A PROFESSIONAL JUDGMENT REVIEW?**

Complete a 2018-2019 FAFSA online at **www.fafsa.gov**. Then, complete this professional judgment form and provide **all** requested documentation as listed on page two. Additional documents may be requested later.

Once this application is submitted, your file will be verified to check your initial FAFSA information. This may result in a change to your current eligibility before the professional judgment is even processed.

### **HOW LONG WILL IT TAKE?**

Your professional judgment request cannot be processed until your original application for financial aid has been completed and verified. Please allow four to six weeks for processing the request after your original application has been processed and the required documentation has been received.

### WILL I GET MORE AID?

If the professional judgment results in increased eligibility for aid, you may receive additional assistance. Adjustment to income, however, does not guarantee that additional aid will be awarded. If you have lost income based on one or more of the conditions listed, adjustment to your 2018-2019 FAFSA may be possible if your Expected Family Contribution (EFC) is not already zero. If your EFC is zero, a professional judgment will not change your eligibility for need-based aid.

| Name: ACC Student ID:  |
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| The following documentation is required from all students:   |
| <ul> <li>2018-2019 Verification worksheet 1, available at http://www.arapahoe.edu/forms</li> <li>SIGNED copy of your and your parents' or spouse's 2016 Federal tax return (1040, 1040A or 1040EZ)</li> <li>A typed narrative detailing the circumstances leading to the request for re-evaluation. Please be very specific in your narrative (i.e. provide dates, name of employers, if applicable, and clearly identify the person or persons to whom the narrative refers)</li> <li>SIGNED copy of 2018 tax form 1040 and Schedules 1, 2 and 3 (if present) for all individuals whose information is on the FAFSA (yourself and spouse or parent(s))</li> </ul>   |
| Additional documents as specified below  |
| If you have circumstances that are not listed below, please contact the Financial Aid Office.  |
| Loss of job: Letter of termination from employer, showing the date of termination; documentation of other income, such as untaxed income, retirement benefits, severance pay, etc.  Disability, Retirement, or Job Change: Letter from employer documenting date employment ended (if due to disability or retirement); letter from employer documenting job change (must include salary or wage information); signed copies of all 2018 federal tax returns once taxes have been filed  Divorce, Separation, or Death of Spouse after Filing: Copy of legal document related to requested change (includes legal notice of separation, divorce decree, death certificate, or obituary); documentation of any life insurance benefits received (if death of spouse) or child support payments (if divorce); 2016 W-2 forms for the student or the parent on FAFSA (in case of divorce of parents of a dependent student) |
| Loss or Reduction of Taxable Social Security Benefits, Child Support, or Alimony: Copy of statement from Social Security Administration documenting change in benefits; copy of legal document reflecting loss or reduction of child support or alimony  Medical expenses: Documentation of expenses paid for the family between January 1, 2018 and December 31, 2018 (e.g. cancelled checks, receipts, paid medical office statements, paid bills, or insurance benefit statements)  |
| By signing below and submitting this form, I certify that all information provided is a true and accurate representation of my situation. Misrepresentation of fact or documentation may be in violation of the Student Conduct Code. Further, I have read this form and understand its contents and agree to the terms. I acknowledge that my financial aid may not change as a result of this professional judgment.   |

Parent Signature and Date (Dependent students only)

Student Signature and Date