



Office of Financial Aid  
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# Professional Judgment – 2017-2018

## A. STUDENT INFORMATION

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Name: \_\_\_\_\_ ACC Student ID#: S \_\_\_\_\_

## B. WHAT IS A PROFESSIONAL JUDGMENT?

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Professional judgment refers to the process of reviewing your financial aid application when you and/or your parent(s) or spouse experience a change in income or expenses that was not reflected on your 2017-2018 Free Application for Federal Student Aid (FAFSA). When you apply for financial aid, income and asset information is used to determine how much can be contributed toward your educational expenses. A professional judgment may be appropriate 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/change/reduction of hours worked/retirement
  - Marriage/divorce/separation/death of spouse after FAFSA filing
  - Loss or reduction of taxable social security benefits
  - Loss or reduction of child support/alimony received
  - Adjustments to parent income for non-discretionary medical/dental/disability expenses paid during the tax year (must exceed 11% of the "Income protection allowance"
  - Child support paid
- \*\* If you have circumstances other than listed here, please contact the Financial Aid Office to determine if a professional judgment would be an option. \*\***

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

1. Complete a 2017-2018 Free Application for Federal Student Aid (FAFSA) online at [www.fafsa.gov](http://www.fafsa.gov)
2. Complete the professional judgment form and provide all requested documentation

### 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 up to 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.

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PROF

For Financial Aid Office Use Only:

Professional Judgment Request approved/declined by: \_\_\_\_\_ Date: \_\_\_\_\_

Secondary Review conducted approved/declined by: \_\_\_\_\_ Date: \_\_\_\_\_

Name: \_\_\_\_\_ ACC Student ID#: S \_\_\_\_\_

When students and/ or their families experience a change in circumstances such as a loss of income, the information which was provided on the Free Application for Federal Student Aid (FAFSA) may no longer accurately reflect the family's financial situation. In some cases, Financial Aid may be able to adjust income information based on these change in circumstances. 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 following conditions, adjustment to your 2017-2018 FAFSA information 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. If additional documentation is needed, it will be requested via your school email address. One important thing to remember is that 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. **Note: If you have circumstances that are not listed below, please contact the Financial Aid Office.**

**Required documentation (All categories)**

- Verification of your current FAFSA data: a copy of your and your parents'/spouse's 2015 federal tax return transcript. Instructions for ordering can be found at <https://www.arapahoe.edu/sites/default/files/shared/images-pdf/admissions/directions-2015-irs-tax-filer-verification.pdf>
- Verification worksheet:  
Dependent students- <https://www.arapahoe.edu/sites/default/files/shared/images-pdf/admissions/1718-vwd1e.pdf>  
Independent students- <https://www.arapahoe.edu/sites/default/files/shared/images-pdf/admissions/1718-vwi1e.pdf>
- Provide 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).

**Additional Required Documentation (Category-specific)**

**Loss of income**

- Letter(s) of termination (including date of termination) from employer(s)
- Copy of final pay stub(s) showing 2017 year-to-date income
- Documentation of any other income, such as retirement benefits, severance pay, etc.
- Documentation of unemployment benefits if applicable
- Income projection for January 1, 2017 through December 31, 2017 for all individuals whose information is on the FAFSA form located at <https://www.arapahoe.edu/sites/default/files/shared/images-pdf/tuition-financial-aid/financial-aid-income-projection-form.pdf>

**Disability/Retirement/Job Change**

- Letter(s) from employer(s) documenting date employment ends (if due to disability or retirement)
- Letter(s) from employer(s) documenting job change (must include salary or wage information)
- Copy of final/current pay stub showing year-to-date income

**Divorce/Separation/Death of Spouse after Filing**

- Copy of legal document related to requested change (acceptable documentation 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)
- 2015 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- Family**

- Documentation of expenses paid for the family between January 1, 2017 and December 31, 2017 (e.g. cancelled check, receipts, paid medical office statements, paid bills, and/or insurance benefit statements)

\_\_\_\_\_  
**Student Signature**      Please print this form and sign

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Parent signature** (for dependent students)

\_\_\_\_\_  
**Date**