

**Professional Judgment Information Statement
2007-2008**

In accordance with federal regulations, the Office of Student Financial Assistance may take into account a student's special circumstances to make adjustments to a student's: expected family contribution for educational expenses, standard budget, and/or financial aid dependency status, as determined by federal guidelines. These adjustments only affect **need-based aid**. Adjustments must be reasonable and documented, and the institution is held accountable for decisions made. Indicated below are the guidelines for professional judgments for NSU. Students requesting consideration for any of these categories of adjustment should **complete the attached Request for Professional Judgment Form, sign it and submit it along with required documentation to the Office of Student Financial Assistance**. A committee within the office will review requests. All decisions of the committee are **final**. Students will be notified in writing of the committee's decision. Students submitting requests for professional judgments should allow 3-4 weeks for a response.

Adjustments to Expected Family Contributions

The Office of Student Financial Assistance may recalculate a student/parent's Expected Family Contribution (EFC) for educational expenses if the student can document that he or she (or parent, if dependent/ spouse ,if married), has had a change in financial circumstances due to the reasons listed below:

1. **Loss or significant change in parent's income and/or dependent student's income** - proof of prior year income (i.e., for 2007-2008, you must have 2006 income) **and** current year (i.e., 2007) or academic year, (i.e., 2007 - 2008) expected income is required. If there is a loss of income, an Employee Request Form or other proof of income will be required. If married, remember to include **both** parents' expected income (if included in household on FAFSA) for current year expected income (may use latest paycheck stub or other proof of current year income).
2. **Loss or significant change in income for independent students and spouse, if married** - proof of prior year and current year expected income is required. If there is a loss of income, an Employee Request Form or other proof of income loss will be required. If married, remember to include **both** student and spouse's expected income (if included in household on FAFSA) for current year expected income (may use latest paycheck stub or other proof of current year income).
3. **Elementary/Secondary tuition for dependent children** - letter from school on official letterhead with tuition only for prior year (i.e., 2006) is required.
4. **Excessive medical and dental expenses** - proof of actual medical payments after insurance is paid that are in excess of the amount included in the Federal Methodology Formula (11% of the Income Protection Allowance, as defined by Federal regulation) is required. Expenses prior to tax year (i.e., 2006) or expenses to be paid in future tax years are not allowable.
5. **Roth IRA Contributions** - a copy of income tax return showing distribution of IRA and proof that standard IRA was converted to Roth IRA is required.

Adjustments to Budget

The Office of Student Financial Assistance, in accordance with federal regulations, establishes a standard student budget for all aid recipients based on expected tuition and other fees due the University, University housing costs or average housing costs for students living off-campus, average book and supply expenses, and average transportation costs for commuting students and students living out of area. **No adjustments will be made to the allotted amounts for room and board expenses**. However, adjustments may be made for the following documented circumstances:

1. **Dependent Children** - Independent students with custody of dependent child(ren) who are under the age of 18 may request an increase in budget. A birth certificate of the child and a copy of your income tax return, which includes the child(ren) as a dependent, are required. Other documentation may be accepted based on the situation. To qualify, students must meet the following criteria:
 - a. dependent children are living with the student, and
 - b. are listed as dependents on the student's income tax returns (exceptions may be made with documentation).

The rates are indicated below for 12 months and prorated for less than 12 months. These are adjusted on a per/child basis.

<u>Number of Children</u>	<u>Monthly Amount</u>	<u>12 months</u>
1	\$153	\$1,836
2	\$205	\$2,460
3	\$258	\$3,096
4	\$309	\$3,708
5	\$362	\$4,344
6	\$414	\$4,968

2. **Child Care for Dependent Children** - For child care for dependent children if provided by an HRS approved child care center, an agency-approved au pair, or a non-HRS approved child care provider who is **not** an immediate family member. The rates are indicated below for 12 months and prorated for less than 12 months. These are adjusted on a per/child basis.

<u>Age of Child:</u>	<u>Maximum Amount per 12 months:</u>
Up to 1 year	\$6968
1 up to 2 years	\$6396
2 to 3 years	\$5720
4 to 5 years	\$5460
6 to 12 years	\$3224

Students must provide a completed Child Care Statement which is available under forms on the NSU financial aid Website at www.nova.edu/cwis/finaid, or a notarized statement from a child care provider or an Au Pair agency. All statements must include the name of each child and the amount of payment per month for each child. **Adjustments to the budget will NOT be made for child care by an immediate family member.**

3. **Travel budget adjustments** may be made for students required to travel to off campus locations to complete course related work (i.e., students performing clerkships or rotations) **only**. No increase will be given if travel is within the tri-county area (Dade, Broward and Palm Beach). A letter from the program stating the travel is mandatory for the program and receipts for the related expenses are required.
4. **Handicapped related expenses** may be considered for expenses incurred related to assistance with educational activities, such as tutoring and special equipment, which are not covered by an outside agency. Proof of specific handicap from agency or doctor and documentation of expenses, such as receipts or a statement of services, is required.
5. **Study abroad adjustments** will be made for approved study abroad programs, including clinical rotations out of area. Increases will be made for up to \$2,500 or actual expenses, whichever is less. Students must provide proof from program center that they are enrolled in an approved study abroad program and proof of expenses, such as receipts, are required.

The following conditions will **not** be considered for budget amendments:

1. automobile or household repairs,
2. consumer indebtedness (auto loans, credit card payments).
3. additional food purchases beyond budget,
4. single room in dormitory or not sharing an apartment, if single,
5. medical bills that are not excessive,
6. expenses related to graduate school interviews or employment interviews, and
7. utility and telephone bills.

Higher Education Relief Opportunities for Students (HEROES) Act

Effective December 12, 2003, the Department of Education approved waivers and modifications of regulatory provisions under the Higher Education Relief Opportunities for Students (HEROES) Act of 2003 to assist students and borrowers, who are military personnel and who are activated or reassigned for a period of more than 30 days as a result of a military mobilization.

Students, who are affected as stated above, must provide documentation from the appropriate U.S. Armed Forces to demonstrate that they have met the aforementioned criteria. Please specify the exact situation for which you are requesting this professional judgment.

Dependency Status Overrides

Students not meeting federal criteria for independent status may request a professional judgment to override the federal criteria. Dependency overrides will only be considered on a case-by-case basis in "unusual circumstances," meaning that it is inappropriate to expect a parental contribution for the student, as stated by the Department of Education in section 480(d)(7) of the Higher Education Act of 1965, as amended (HEA). This may include documentation of a student being a victim of domestic violence and no longer residing with his/her parents, or parents who cannot be located.

Documentation **must** be provided by a third party source, preferably someone in an official capacity, such as a high school guidance counselor, court official, clergy, or social service representative. Students must show they are self-sufficient for at least two years, providing income tax returns and a lease agreement. Other documentation may be accepted based on the situation.

Circumstances that do **not** merit a dependency override include:

1. Parents refusing to contribute to the student's education;
2. Parents unwilling to provide information on the application or for verification;
3. Parents not claiming the students as a dependent for income tax purposes;
4. Student demonstrating total self-sufficiency.

Once you have filed your initial FAFSA, you **CANNOT** update your marital status. We will not consider this for dependency override.