Nova Southeastern University’s (NSU) Office of Student Financial Assistance (OSFA) may take into account a student’s special circumstances to make adjustments to (1) his or her Expected Family Contribution (EFC), (2) cost of attendance budget, and/or (3) financial aid dependency status, as determined by federal guidelines. Special modifications of regulatory provisions may also be made for students who are military personnel (4). All 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 and sign the Request for Professional Judgment Form and submit it along with the required documentation to the OSFA. In addition, please attach a letter signed by you (and your spouse/parent, if applicable) detailing your situation. A committee will review requests. The committee’s decision is 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.

1) **Adjustments to Expected Family Contributions**

The OSFA 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, or spouse, if married), has had a change in financial circumstances due to the reasons listed below:

- **a) Loss or significant change in parent’s income and/or dependent student’s income** - proof of prior year income (for 2015-2016, you must have proof of 2014 income) and current year (2015), or academic year (2015-2016) 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 the student is a dependent, 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).

- **b) 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’s and spouse’s expected income (if included in household on FAFSA) for current year (may use latest paycheck stub or other proof of current year income).

- **c) Elementary/secondary tuition for dependent children** – a letter is required from each school on official letterhead, with tuition only for prior year (2014).

- **d) Excessive medical and dental expenses** - proof of actual medical payments after insurance has paid that are in excess of the amount included in the Federal Methodology Formula (11% of the Income Protection Allowance, as defined by federal regulations) is required. Expenses prior to tax year (2014) or expenses to be paid in future tax years are not allowable. Please submit your complete tax return along with schedule A, if applicable.

- **e) Roth IRA Conversion** - a copy of the income tax return showing distribution of IRA funds and proof that standard IRA was converted to Roth IRA is required.
2) **Adjustments to Cost of Attendance Budget**
The OSFA, in accordance with federal regulations, establishes a standard student budget for all financial 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:

a) **Excessive Child care costs for dependent children** – Child care for dependent children may be allowable for professional judgment if the service is 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 and the child care costs exceed the amounts listed below. The amounts may be prorated for less than 12 months and adjusted on a per-child basis, as applicable.

<table>
<thead>
<tr>
<th>Age of Child</th>
<th>Maximum Amount per 12 Months</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 1 year</td>
<td>$11,270</td>
</tr>
<tr>
<td>Up to 2 years</td>
<td>$10,750</td>
</tr>
<tr>
<td>2 up to 3 years</td>
<td>$10,158</td>
</tr>
<tr>
<td>3 up to 4 years</td>
<td>$9,674</td>
</tr>
<tr>
<td>Up to 5 years</td>
<td>$7,836</td>
</tr>
<tr>
<td>6 up to 12 years</td>
<td>$2,340</td>
</tr>
</tbody>
</table>

Students must provide a completed 2015-2016 Professional Judgment Child Care Statement available under “Financial Aid Documents” on the NSU financial aid Web site at [www.nova.edu/financialaid/](http://www.nova.edu/financialaid/), or a notarized statement from a child care provider/au pair agency as well as a letter explaining why a child care provider was chosen who exceeds the average costs indicated above. All statements must include the name of each child and the amount of payment per week for each child. **Adjustments to the budget will NOT be made for child care provided by an immediate family member.**

b) **Travel budget adjustments** may be made for students required to travel to off-campus locations to complete course-related work only (i.e., students performing clerkships or rotations.) No increase will be given if travel is within the tri-county area (Miami-Dade, Broward, and Palm Beach.) A letter from the program advisor stating the travel is a mandatory component of the program and paid receipts for the related expenses are required. Only reasonable expenses will be considered.

c) **Documented special needs or disability 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.

d) **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 their program centers that they are enrolled in an approved study abroad program and provide proof of expenses, such as receipts.

e) **Additional tuition and fee adjustments** may be made for students who enroll in a larger number of courses than included in the standard financial aid budget. Documentation from the program office that additional courses are part of your program’s requirements must be submitted to support such a request. Please provide documentation from your program office indicating that additional courses are part of your program’s requirements.
3) Financial Aid Dependency Status Overrides

Students who do not meet the federal criteria for independent status may request a professional judgment for an override. 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 therefore no longer residing with his/her parents, or proof documenting that parents cannot be located.

Documentation must include a statement describing your circumstances as well as documentation to be provided by at least two third party sources, preferably persons in an official capacity, such as a high school guidance counselor, court official, clergy, or social service representative. Students may need to show they are self-sufficient for at least two years by providing income tax returns and either a lease agreement or proof of home ownership. Other documentation may be accepted based on the situation.

If you have completed a 2015-2016 Free Application for Federal Student Aid (FAFSA) and another college or university has approved a dependency override for you, please access your FAFSA at www.fafsa.gov to add NSU. The NSU school code is 001509. This will allow the OSFA to receive your updated information from the Department of Education. Alternatively, you may also provide the NSU OSFA with the Data Release Number (DRN) from your 2014-2015 FAFSA. If another institution has approved a dependency override, you are not required to complete the Request For Professional Judgment form.

4) 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 office to demonstrate that they have met the aforementioned criteria. Please specify the exact situation for which you are requesting this professional judgment.

5) Other

If none of the above conditions apply to your situation, please explain your extenuating circumstances and provide documentation to substantiate your request.

Conditions that do NOT qualify for consideration of a Professional Judgment include:

- Automobile or household repairs
- Consumer indebtedness (auto loans, credit card payments)
- Additional food purchases beyond budget
- Single room in on-campus housing, or not sharing an apartment, if single
- Medical expenses (excessive medical and dental expenses paid may qualify for an EFC adjustment)
- Expenses related to graduate school interviews or employment interviews
- Utility and telephone bills
- Living expenses for dependent children
- Course-related travel within the tri-county area (Miami-Dade, Broward, Palm Beach)
- Parents refusing to contribute to the student's education
- Parents unwilling to provide information on the application or for verification
- Parents not claiming the student as a dependent for income tax purposes
- Student demonstrating total self-sufficiency
- Student living away from home
REQUEST FOR PROFESSIONAL JUDGMENT 2015-2016

Name ___________________________________________________________ NSU ID# N_________________

Program/Degree __________________________________________ Academic Year ____________________

Phone (Home) ______________________(Cell)______________________(Work)_______________________

Please indicate the nature of your request for professional judgment. Check all that apply. Complete,

sign, and submit this form along with the required documentation as indicated in pages 1-3 to the

Office of Student Financial Assistance. In addition, please attach a letter signed by you (and your

spouse/parent, if applicable) detailing your situation. Requests submitted without required
documentation will not be considered.

☐ ADJUSTMENT TO EXPECTED FAMILY CONTRIBUTION (EFC)

Please check the circumstances surrounding your request for recalculation of your EFC.

☐ Loss or significant change in parents' and/or dependent student's income
☐ Loss or significant change in independent student's (or spouse's, if married) income
☐ Elementary/secondary tuition for dependent children
☐ Excessive medical and dental expenses for 2014 tax year paid

☐ ADJUSTMENT TO BUDGET

Please check the circumstances surrounding your request for recalculation of your EFC.

☐ Child care for dependent child(ren) up to age 12 in excess of amounts indicated on page 2.
☐ Travel budget adjustment for students required to travel to off-campus locations outside of
  the tri-county area of Miami-Dade, Broward, or Palm Beach to complete related course work
☐ Handicap-related expenses to complete related course work, such as tutoring or special
  equipment, associated with education-related activities not covered by outside agencies
☐ Study abroad adjustments for an approved study abroad program up to $2,500 or actual
  expenses, whichever is less
☐ Additional tuition and fees in excess of the standard financial aid budget. Please provide
  documentation from your program office indicating that additional courses are part of your
  program's requirements.

☐ DEPENDENCY STATUS OVERRIDE

☐ HIGHER EDUCATION RELIEF OPPORTUNITIES FOR STUDENTS (HEROES) ACT

☐ OTHER

If none of the above conditions apply to your situation, please explain your extenuating

circumstances and provide documentation to substantiate your request.

___________________________________________________          __________________________
Student Signature                Date

(15/16 PJMNT, REV 3/15)