



Where Your Future Is Waiting

POLICY NUMBER:

Title: Professional Judgement & Dependency Override Policy

Effective Date: 10/24/2018

Last Revision Date: 10/24/2018

Policy Statement

Professional Judgment

Professional judgment (PJ) decisions are made by the CLTCC Financial Aid Office on a case-by-case basis as the result of examining a particular student's unique circumstances.

Financial Aid Administrator will have the authority to exercise professional judgment. PJ on their campus to be exercised after any required verification has been completed, all required institutional forms have been completed, and any conflicting/inconsistent information has been resolved.

The PJ decision of the Financial Aid Office is final and cannot be appealed to the Department of Education.

Special Circumstance

The circumstances outlined as "special circumstances" by CLTCC include but are not limited to:

- Loss of employment due to termination, layoff, disability, retirement, company closing, or plant shutdown
- Loss of untaxed benefit or income including worker's compensation, child support, pensions and annuities, or social security benefits
- Separation or divorce not reported accordingly on the FASFA
- Death of individual whose information was reported on the FAFSA
- Documented excessive out-of-pocket medical expenses

The student should complete the Special Circumstance form in order to be considered for a PJ. Once the student has filed a federal tax return for the future award year, the student should submit the Special Circumstance request form along with supporting documentation to the Financial Aid Office. If the Special Circumstance is not due to loss of income, the Special Circumstance request form along with supporting documentation may be submitted to the Financial Aid Office without waiting to file a new federal tax

Such documentation includes:

- Tax transcript for both award years (present and future) for true comparison
- W2s for all (student/spouse/parent as applicable)
- Unemployment records (if applicable)
- Most recent pay stubs (as applicable)
- Disability payments (if applicable)
- Any other benefits received

After all documentation is collected, the Financial Aid Director/Associate Director/Assistant Director will evaluate the material for PJ consideration. If the PJ is approved, a correction will be made to the ISIR within the Banner system or on FAA Access. In addition, the Financial Aid Director will indicate on the Comment screen on the Banner system that a PJ has been exercised.

The student will be repackaged for financial aid for the fall/spring semesters. A revised award notification email will be generated for the student indicating any new award amounts.

Dependency Overrides

A dependency override occurs when a financial aid administrator exercises professional judgment and overrides the Department of Education's criteria for dependent students. An override may only be granted on a case-by-case basis for students with unusual & exceptional circumstances. These circumstances must show compelling reasons for a student to be considered independent rather than dependent.

The following are some examples of conditions that could warrant a dependency override:

- Documented abandonment
- Parental drug abuse
- Parental mental incapacity
- Physical or emotional abuse
- Severe estrangement from parents
- Parental Incarceration

By Federal Law, the following conditions DO NOT warrant a dependency override:

- Parents refuse to provide information on the FAFSA application or for verification
- Parents do not claim student as a dependent for income tax purposes
- Parents unwilling or unable to contribute to student's education
- Student demonstrates self-sufficiency (lives on his own)
- Student reluctant to request the income information from parents
- Student does not wish to communicate with parents

Financial Aid Policy at CLTCC requires a student seeking a dependency override to complete the CLTCC Dependency Override Request form. Decisions made at other institutions are not accepted.

Students should complete this form if the student is considered a dependent student for federal financial aid and believes he/she has a compelling extenuating circumstance which Page 53 Financial Aid Policies and Procedures should allow the student to be considered an independent student. Return the completed form with the following documentation:

Three (3) letters (statements) stating the situation with parent(s) (ALL LETTERS MUST BE SIGNED)

- 1 letter (statement) must be from student
- 1 letter (statement) from family member*
- 1 letter (statement) from non-family member*

***Letters (statements) MUST INCLUDE:**

- name of sender
- address of sender
- phone number of sender
- relationship to student

If a parent is deceased, student should submit:

- death certificate of parent AND
- birth certificate of student
- A completed Independent Verification Worksheet
- A copy of the student's IRS tax transcript the for current award year and/or a copy of all W-2 forms
- Your photo ID (the Financial Aid staff will make a copy)
- Any paperwork that will document the student's situation.

The determination of whether or not to approve a dependency override is made by the Professional Judgment Committee at CLTCC – consisting of the Financial Aid Director, Associate Director, and Assistant Director. All decisions made by the Professional Judgment Committee on dependency overrides are FINAL and cannot be appealed to the U. S. Department of Education

Students without parental support

Students whose parents refuse to support them are not eligible for a dependency override, but they may be able to receive unsubsidized Stafford loans only. For a student to be eligible for this provision (the text of which is in the preceding section), you must get documentation (1) that his parents refuse to complete his FAFSA and (2) that they do not and will not provide any financial support to him. Include the date support ended. If the parents refuse to sign and date a statement to this effect, you must get documentation from a third party (the student himself is not sufficient), such as a teacher, counselor, cleric, or court.

As noted in the next section, this situation does not justify a dependency override. But as with overrides, resolving the situation is at your discretion. If you decide that a student falls into this category, you must document your decision and ensure that the student submits a FAFSA and passes all the eligibility matches. The result will be a rejected application with no EFC. You can then award the student unsubsidized Stafford loans up to the maximum the student would normally be eligible for depending on his grade level (but not the amount a student can get when his parent is unable to get a PLUS loan). See DCL [GEN-08-12](#) for more information.

Refusing or reducing a loan

Remember that the discretion of FAAs extends to refusing or reducing Direct Loan funds as long as the reason is documented, given in writing to the student, and not due to discrimination against her on the basis of race, national origin, religion, sex, marital status, age, or disability.

Review Process:

	Reviewing Committee/Entity	Review Date	Approval Date
	Chancellor	10/24/18	10/24/18

Distribution: posted to College's website