



Professional Judgment Process 2009-2010

What Is It?

Professional judgment is the ability to change a student's financial aid based on unusual circumstances. These circumstances may include a decrease of income, change in family size, loss of assets, unusual expenses, etc. The appeal conditions that will be considered are listed on the reverse side of this form.

Initiation of Appeals

Professional judgment appeals can be initiated by completing the attached worksheet and submitting the required documentation. Once your appeal is received and the situation has been documented, a financial aid officer will review it and notify you of the result.

The changes made by the financial aid officer may or may not increase a student's financial aid.

You will be reconsidered for Federal and State funds. Depending upon availability and certain State deadlines, this may include Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Work Study, Federal Family Loan Program and Tuition Aid Grant.

Required Documentation

In order to make changes to a student's financial aid information, documentation of the unusual circumstances must be submitted. All required documentation is listed along with each appeal condition.

All Appeals and Documentation must be submitted by April 1, 2010 for the 2009- 2010 academic year.

Rowan University
Financial Aid Office

APPEAL CONDITIONS AND REQUIRED DOCUMENTATION

Loss of Employment - You, your spouse or a parent who earned money in 2008 but has lost his/her job for at least 10 weeks during 2009. Please supply copies of the following documents: Federal Tax Returns (1040's) and W2 forms for 2008. In addition, for 2009, please supply copies of unemployment determination notice, year-to-date pay stubs from all sources, social security termination letter, disability and or pension information.

Change in Income - You, your spouse or a parent who earned money in 2008 but are not now working full time for at least 10 weeks or are earning significantly less than they did in 2008 even though they are working full time. Please supply copies of the following documents: Federal Tax Returns (1040's) and W2 forms for 2008. In addition, for 2009, please supply copies of unemployment determination notice, year-to-date pay stubs from all sources, social security termination letter, disability and or pension information.

Elementary & High School Tuition paid - You or your parent will pay tuition for **other** children to attend a private or parochial school in the **2009/2010** school year. Please submit the tuition expenses on the school's letterhead and a copy of your 2008 Federal Tax Return (1040).

Family Situation Change - Your family income has changed due to a separation, divorce or death in the family. Please submit Federal Tax Returns (1040's) and W2 forms for 2008 and documentation of the situation change.

Dependency Override - You do not meet any of the conditions to be considered an independent student but you have exceptional circumstances such as having moved out of your parents' home due to an unsafe home environment. Please supply 3rd party documentation from a social service agency, police, clergy or a counselor. Please submit a copy of your Federal Tax Return for 2008.

Medical Expenses NOT Covered by Insurance - Submit a copy of your Federal Tax Return for 2008 (1040). Also submit schedule A if you itemized your unpaid medical expenses. If you did not itemize your medical expenses submit itemized statements from doctors and pharmacies indicating service/product provided and date paid. These expenses must be **PAID** not just incurred. **If there are several doctors and pharmacies involved, please attach a cover sheet listing each and total it for us.**

Loss of Benefits - You, your spouse or a parent who received unemployment, social security benefits or some untaxed income or benefit have/has totally lost that benefit. Please supply the letter/notice from the agency that has terminated the benefits. Please submit a copy of your 2008 Federal Tax return (1040).

Other - You, your spouse or a parent received income in the base year (2008) and are unlikely to receive it again. For instance, lottery winnings, severance pay, etc. Please submit a copy of your Federal Tax Return (1040) for 2008& documentation if applicable.

- COBRA insurance payments- submit proof of payment
- Under-Employed (significant loss of income) – submit proof such as current paystub

