

## Professional Judgment Form – Special Circumstances 2025-2026

Name \_\_\_\_\_

Student ID # \_\_\_\_\_

Address \_\_\_\_\_

Date of Birth \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Phone \_\_\_\_\_

\*You must have already filed the 2025-2026 FASFA and received an award letter listing your financial aid awards. This guide is designed to help students and parents understand whether their situation qualifies for a Professional Judgment (PJ) request for the 2025–2026 academic year. It also outlines what documentation is required based on specific special circumstances. Student Financial Services Office will review each student on a case-by-case basis and does not guarantee that the student will be given an adjustment. A Professional Judgment does not carry over from year to year. Circumstances that qualify for professional judgement according to the U.S. Department of Education regulation HEA Sec 479(a) and Mount Saint Mary College include:

### Section 1: Guided Questions for Special Circumstances

1. Was your (or your spouse's/parent's) income in 2024 (or projected 2025) significantly lower than in 2023?
2. If yes, what is the main reason for the reduction in income? (Select all that apply):

- ☐ Unemployment or change in employment
- ☐ Divorce or separation (2023 to 2025)
- ☐ Death of spouse or parent
- ☐ Disability of student/spouse/parent
- ☐ One-time income (inheritance, severance, IRA/pension payout)
- ☐ Loss or reduction of untaxed income (e.g., child support)

3. If you selected 'one-time income', explain the source and how the funds were used or invested.

4. If you selected any of the other options, please estimate your current income using the following categories:

- Wages, salaries, severance, disability payments
- Other taxable income
- Untaxed Social Security benefits
- TANF (Temporary Assistance for Needy Families)
- Child support received
- Other untaxed income
- Total projected income

### Section 2: Other Special Circumstances

- ☐ Out-of-pocket medical or dental expenses not covered by insurance
- ☐ Providing financial support to a relative not in your household
- ☐ Expenses for elementary/secondary education or dependent care
- ☐ Unusual debts or legal obligations (e.g., adoption, nursing care, failed business)

### Section 3: Required Documentation

- Signed personal statement explaining your circumstances



- V1 Verification Form
- - Letter from former employer stating last day of employment
- - Proof of unemployment benefits or denial letter
- - Letter from new employer with hire date and salary
- - 2023 and 2024 Federal Tax Return Transcripts or signed tax returns
- - W-2s or paystubs for estimated income
- - Medical bills or doctor's statement of expected costs and proof the insurance would not cover these bills.
- - Legal documents related to custody, support, or debts for the unexpected circumstances (elementary or secondary private school, credit card debt to cover unemployment expenses, failed business, legal fees for divorce, adoption, nursing home expenses, etc) .
- -Legal documents related your special circumstances.
- - Proof of one-time income (IRA statements, severance letter, etc.)

## Section 4: Not considered Special Circumstances (Financial Data must be able to be calculated)

### 1. Voluntary Lifestyle Choices

- Choosing to reduce work hours voluntarily or retirement
- Quitting a job without cause or not seeking replacement employment
- Purchasing a home, car, or luxury goods that reduce cash flow
- Choosing to attend a more expensive college

### 2. Standard Living Expenses

- Rent or mortgage increases
- Credit card debt (unless related to a crisis like medical costs)
- Utility bills, transportation costs, or cell phone plans

### 3. Ineligibility for Aid Due to Formula

- High income that still exceeds Pell eligibility limits
- Student reaching federal loan limits
- Independent student status without additional hardship
- Not qualifying for more aid doesn't automatically mean PJ applies.

### 4. Expected but Undocumented Changes

- Planning to reduce hours or change jobs without confirmation
- Anticipated bills or costs that haven't occurred yet
- Future changes in household size without legal or financial documentation

### 5. Institutional Policy Restrictions

- Some schools also limit PJ use based on:
- Lack of available institutional funds
- A philosophy of only using PJ in extreme or permanent situations
- Consistency with how students with similar situations were treated in the past

Please review your circumstances and check the section that applies to you. Any conflicting information or verification needs to be resolved previous the Professional Judgment. Submit this form together with the required documentation to Student Financial Services, Mount Saint Mary College, scan and email to [SFS@MSMC.EDU](mailto:SFS@MSMC.EDU)