Coker University Office of Financial Aid

Professional Judgment (PJ) and Unusual Circumstances

2027-2028 FAFSA Processing Year

Overview

Coker University recognizes that some students experience financial or personal circumstances that are not adequately reflected on the FAFSA. In these situations, the Office of Financial Aid may use Professional Judgment (PJ) to review a student's situation on a case-by-case basis, in accordance with federal regulations.

Professional Judgment may allow the Financial Aid Office to adjust certain FAFSA data elements or a student's Cost of Attendance (COA) based on documented circumstances. These adjustments may affect the Student Aid Index (SAI) and, in turn, financial aid eligibility.

Submission of a Professional Judgment request does not guarantee an increase in financial aid.

What Is Professional Judgment?

Professional Judgment is a process that allows the Financial Aid Office to:

- Review individual student circumstances not reflected on the FAFSA; and
- Make case-by-case adjustments to specific FAFSA data elements or the Cost of Attendance, when supported by documentation and permitted under federal rules.

Professional Judgment:

- Is applied individually, not to groups of students
- Requires sufficient documentation
- Does not allow changes to federal formulas or statutory limits
- Does not guarantee additional aid

Types of Circumstances That May Be Considered

Special Circumstances (Financial/Expense-Related)

These may include, but are not limited to:

- Loss or reduction of income (e.g., job loss, reduced hours)
- One-time income or resources not representative of current circumstances
- Extraordinary unreimbursed medical or dental expenses
- Dependent care or disability-related expenses
- Required program or certification-related expenses
- Loss of income or property due to a natural disaster or similar event
- Other documented financial changes that significantly impact ability to pay

These reviews may result in adjustments to FAFSA data elements and/or the Cost of Attendance.

Unusual Circumstances (Dependency Status Review)

These may include, but are not limited to:

- Human trafficking
- Legal refugee or asylum status
- Parental abandonment or estrangement
- Incarceration of the student or parent
- Homelessness or risk of homelessness
- Other extraordinary situations supported by documentation

These situations may be reviewed to determine whether a dependency status override is appropriate under federal rules.

Situations That Are Not Eligible

Professional Judgment cannot be used for situations such as:

- Parental refusal to contribute to educational costs
- Parents' unwillingness to provide FAFSA or verification information
- Parents not claiming the student on their tax return

- A student demonstrating self-sufficiency without other exceptional circumstances
- Personal lifestyle choices (e.g., vacations, discretionary or luxury expenses)

Documentation Requirements

Students must submit written requests and supporting documentation appropriate to their situation. Examples may include:

- Proof of income loss or job termination
- Medical or dental expense statements
- Divorce decrees or death certificates
- Housing or homelessness verification
- Other third-party documentation supporting the request

The Financial Aid Office may request additional documentation as needed to complete the review.

Professional Judgment Review Process

1. A Financial Aid counselor will notify the student of required documentation.
2. The student submits the Professional Judgment request form and supporting documents.
3. If the student is selected for verification, FAFSA data is reviewed through the institution's verification process (including the use of Inceptia, when applicable).
4. Once verification is complete (if required), the Financial Aid Office reviews the Professional Judgment request.
5. Additional documentation may be requested, if necessary.
6. Approved adjustments are processed through FAFSA corrections and/or COA updates, as applicable.
7. The student is notified in writing of the decision.
8. If approved, the student's financial aid offer may be updated accordingly.

Important Notes

- Professional Judgment requests are reviewed case by case.
- Approval is not guaranteed and does not ensure additional aid.
- Federal, state, and institutional program limits still apply.
- Processing time varies depending on documentation and verification requirements.
- Any conflicting information must be resolved before adjustments can be finalized.