

**Special Circumstances:**

Help when families experience changes and hardships

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**SPECIAL CIRCUMSTANCE CONSIDERATION using Professional Judgment – What Is It?**

- Decision process to alter standard assessment when unique or exceptional circumstances impact a family's ability to pay for college
- Authority granted in the Higher Education Act for aid administrators to exercise discretion in specific areas of student aid administration

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**Professional Judgment – Why?**

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- Gives aid administrators the authority to consider individual circumstances
- Enables responsiveness to student circumstances that can't be fully anticipated in legislation or regulation
- Supports access by targeting delivery of aid to qualified students in need

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### Professional Judgment – When?

- Students must file their FAFSA with the **actual** data/information requested.
- Colleges and universities may consider household, income and asset changes as well as significant financial hardships that occur after the timeline to which the FAFSA data corresponds

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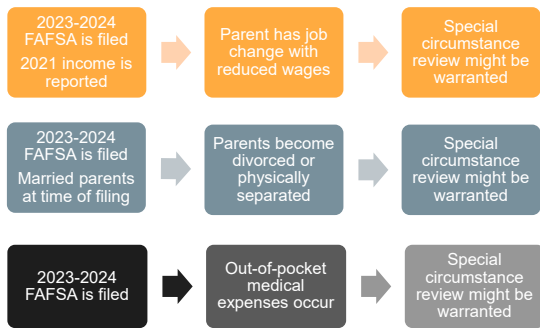
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#### possible circumstances considered in professional judgement review

Circumstance	Person Affected	Effective Date	Required Supporting Documentation
<input type="checkbox"/> Separation, or <input type="checkbox"/> Divorce after the FAFSA was filed.	<input type="checkbox"/> Student <input type="checkbox"/> Parent	___/___/___ *date must be after FAFSA was filed	<ul style="list-style-type: none"> <li>• Divorce: court documentation/decree</li> <li>• Separation: court documentation or documentation to substantiate two separate households</li> </ul>
<input type="checkbox"/> Marriage after FAFSA was filed.	<input type="checkbox"/> Student <input type="checkbox"/> Parent	___/___/___ *date must be after FAFSA was filed	<ul style="list-style-type: none"> <li>• Copy of the marriage certificate</li> </ul>
<input type="checkbox"/> Death	<input type="checkbox"/> Spouse <input type="checkbox"/> Parent	___/___/___	<ul style="list-style-type: none"> <li>• Copy of the death certificate or obituary</li> </ul>
<input type="checkbox"/> Loss of Employment/ Reduction in Income	<input type="checkbox"/> Student <input type="checkbox"/> Spouse <input type="checkbox"/> Parent	___/___/___	<ul style="list-style-type: none"> <li>• Letter from employer documenting last date of employment if no longer employed, <b>and</b></li> <li>• Documentation of year-to-date earnings, unemployment, and/or disability benefits, <b>and</b></li> <li>• Copy of three most recent paycheck stubs.</li> </ul>

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possible circumstances considered in professional judgement review

<input type="checkbox"/> Loss of Benefits (ex. Child support)	<input type="checkbox"/> Student <input type="checkbox"/> Spouse <input type="checkbox"/> Parent	__/__/__	<ul style="list-style-type: none"> <li>Documentation of the termination of benefits, <b>and</b></li> <li>Documentation of year-to-date benefits received.</li> </ul>
<input type="checkbox"/> One-Time Benefit or Payment	<input type="checkbox"/> Student <input type="checkbox"/> Spouse <input type="checkbox"/> Parent	__/__/__	<ul style="list-style-type: none"> <li>Documentation of the one-time benefits, <b>and</b></li> <li>Statement explaining reason and how benefits were used.</li> </ul>
<input type="checkbox"/> Extenuating Unreimbursed Medical, Dental or Long-term care Expenses	<input type="checkbox"/> Student <input type="checkbox"/> Spouse <input type="checkbox"/> Parent	__/__/__	<ul style="list-style-type: none"> <li>IRS Schedule A, <b>and</b></li> <li>Receipts/documentation of expenses paid out of pocket and not covered by insurance.</li> <li>Patient must be member of household</li> </ul>
<input type="checkbox"/> Paid Elementary or Secondary School tuition	<input type="checkbox"/> Student <input type="checkbox"/> Spouse <input type="checkbox"/> Parent	__/__/__	<ul style="list-style-type: none"> <li>Receipts/documentation of primary and/or secondary school tuition paid in 2020 for child(ren) in the household. (Tuition only)</li> </ul>
<input type="checkbox"/> Other circumstance not listed on this form	<input type="checkbox"/> Student <input type="checkbox"/> Spouse <input type="checkbox"/> Parent	__/__/__	<ul style="list-style-type: none"> <li>Documentation of the "other" circumstance that demonstrates a significant impact to household income</li> </ul>

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### Professional Judgment – How?

- Identify special circumstances
  - Student or family reports change
  - College/Univ publicizes the availability of special circumstance review
- Determine validity and scope of circumstances
- Collect adequate documentation
- Maintain consistent practice when considering and adjusting
- Provide notification of PJ review outcome

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### When a PJ does not happen:

- When it will not result in any change to financial aid eligibility
- When documentation is not supplied or insufficient
- When the circumstance is not reasonable
  - Refusal to pay for college
  - Expense documented was common (standard in most households)
  - Expense documented was not essential, not discretionary

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### Other Types of Special Circumstance Consideration

- Cost of Attendance
  - Unusually high book and supply costs
  - Child care costs
- Dependency Status from Dependent to Independent
- Appeal of Academic Progress Deficiencies



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#### Step Three (Student): Answer the questions in this step to determine if you will need to provide parental information. Once you answer "Yes" to any of the questions in this step, skip Step Four and go to Step Five on page 8.

42. Were you born before January 1, 2000? ..... Yes  No
43. As of today, are you married? (Also answer "Yes" if you are separated but not divorced.) ..... Yes  No
44. At the beginning of the 2023-2024 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, graduate certificate, etc.)? ..... Yes  No
45. Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training? See Notes page 9. .... Yes  No
46. Are you a veteran of the U.S. Armed Forces? See Notes page 9. .... Yes  No
47. Do you now have or will you have children who will receive more than half of their support from you between July 1, 2023 and June 30, 2024? ..... Yes  No
48. Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2024? ..... Yes  No
49. At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court? See Notes page 10. .... Yes  No
50. As determined by a court in your state of legal residence, are you or were you an emancipated minor? See Notes page 10. ... Yes  No
51. Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence? See Notes page 10. .... Yes  No
52. At any time on or after July 1, 2022, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? See Notes page 10. .... Yes  No
53. At any time on or after July 1, 2022, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? See Notes page 10. .... Yes  No
54. At any time on or after July 1, 2022, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? See Notes page 10. .... Yes  No

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#### When a student cannot answer YES to any of the FAFSA dependency questions but has a unique living situation

- I don't live with a biological or adoptive parent by no choice of my own
  - Was kicked out of the family home
  - Was removed by legal, court or other authority
  - Left the home because of an unsafe environment (abuse, neglect)
- Dissolution of family unit (imprisonment, abandonment)
- Parent whereabouts are unknown, no contact

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*Summary of Dear Colleague Letter Gen-11-15*

The Financial Aid Administrator **must** prepare a written statement of why a dependency override is warranted. This statement must describe the unusual circumstances that led to the decision to perform an override and can be supported by documentation

**Four conditions that do not qualify as unusual circumstances:**

- Parents refusing to contribute to student’s education;
- Parents unwilling to provide information on the application for verification;
- Parents not claiming student as dependent for income tax purposes
- Student demonstrating total self-sufficiency

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**We are here to help students:**

*Application questions*

*Explaining the award package*

*Borrowing and paying options*

*Special circumstances*

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