Professional Judgment Review

The office of financial aid at Ave Maria University recognizes that the formula used to calculate aid eligibility may not accurately reflect current special circumstances for individual students and/or their families. Federal regulations give a financial aid administrator discretion on a case-by-case basis and with adequate documentation to adjust the data elements on the Free Application for Federal Student Aid (FAFSA®) form that impact aid eligibility.

Students who have extenuating circumstances that affect the data reported on their FAFSA and can provide supporting documentation, may request a re-evaluation of their financial aid eligibility based on one of the following reviews:

Types of Professional Judgement

Change to the Student Aid Index (SAI) formerly known as Expected Family Contribution (EFC)-

Link to Professional Judgement Appeal Form

A Professional Judgment review may result in an adjustment to the Student Aid Index or SAI, (formerly known as the Expected Family Contribution or EFC) which allows additional need-based federal aid such as the Pell Grant and Federal Direct Subsidized loan (no interest-bearing loan while student is enrolled).

Common reasons to request this adjustment:

- Loss/reduction of household income due to
  - Job loss
  - Divorce
  - End of child support
  - End of alimony
  - Death of supporting parent or spouse
  - One-time taxable income/rollover (IRA disbursement, pension distribution)
- Excessive out of pocket medical expenses that exceed the 11% of the tax filers adjusted gross income.
- Private elementary/secondary tuition expenses for siblings
- College tuition costs for siblings or parents.
- Change in student marital status.

Circumstances NOT considered for Professional Judgement review:

- Standard living expenses (utilities, car payments, etc.)
- Mortgage payments
- Credit card/other personal debts
- Filing for bankruptcy

- Elective surgeries
- All other discretionary expenses
- Different university offering more aid
- Reduction in 401K/investment values

Cost of Attendance (COA) Adjustment- [Link to the Change in COA Form]

The Cost of attendance is an estimate of the total amount of a student's educational expenses for the period of enrollment during the award year. Increases to the COA typically do not result in additional grants or scholarships from AMU but allow the student to borrow additional loan funds such as a private loan or a Plus loan, which are subject to loan limits and credit approval.

Common Reasons to request an adjustment to COA:

- Computer expenses
- Commuter expenses to internships and required learning sites.
- Dependent Care expenses
- Disability related expenses
- Housing costs in excess of our estimated COA
- Study Abroad for expenses in excess of our estimated COA
- Health Insurance, if the student has to pay for their own health insurance cost.

Example items NOT eligible for COA increases:

- Auto purchase or payments
- Auto repairs and routine maintenance
- Credit card or other consumer debt payments
- Moving expenses and security deposits
- Costs incurred outside of the current academic year.
- Costs incurred by a family member or other person, including a spouse or roommate's portion of rent, mortgage, or day care.
- Child support and other such childcare expenses (other than daycare)
- Legal fees, bail, traffic tickets, parking tickets, or fines
- Veterinary costs, unless for a service animal