



# PROFESSIONAL JUDGMENT

Unforeseen Circumstances  
And/or  
Expenses During The Academic Year

# What is a Professional Judgment

The standard cost of attendance and the expected family contribution may not fit into your current financial situation.

A professional judgment will make reasonable adjustments due to specific circumstances that have changed the household income.

The law allows Nyack College to make adjustments that may increase the Pell grant and/or the student loan amount and in some cases additional grants.



A PROFESSIONAL JUDGMENT  
WILL **NOT** DECREASE THE COST  
OF TUITION.

# Reason For Change In Income

Loss/Change in  
Employment Status

Divorce/Separation  
or Death

Loss of Untaxed  
Income

Disability

Medical Expenses  
Not Covered By  
Insurance

Other Unusual  
Expenses

# Other Reasons for change in income

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Unusually high child or dependent care expenses

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Being homeless or a dislocated worker

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Parent or dependent student enrolled at least half-time as a college student

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Other changes to the family income



# Required Documentation

1. You are expected to provide **all** required documentation.
2. Additional documentation supporting your situation may be requested by Student Financial Services.
3. Renewal of the Professional Judgment is NOT automatic.

If approved, it is granted for the stated academic year **ONLY**.

# To be considered for a Professional Judgment at Nyack College you must submit

Professional Judgment Form

All Supporting Documentation

And

**NYACK**  
First, the best!

Student Financial Services  
2 Washington Street, New York, NY 10960  
1-878-438-3344 • 1-212-265-2794 (toll)  
1-800-455-0865

### 2020-2021 Professional Judgment

Nyack College realizes that students and their families may experience unforeseen circumstances and/or expenses during the academic year '20-'21, which may not be reflected on the FAFSA (Free Application for Federal Student Aid). This form is designed to address the possible need for additional **FEDERAL** assistance as a result of these circumstances and/or unusual circumstances through a process called a Professional Judgment.

Federal Financial Aid regulations state that the Institution's decision to perform a Professional Judgment on a student's and/or parent's income must be made on a case-by-case basis, justified by an individual student's unusual circumstances, and must be documented in the student's file. Students appealing for a Professional Judgment will be expected to provide **ALL** required documentation. Additional documentation supporting your particular situation may be submitted by the student and/or requested by the Office of Student Financial Services.

You must complete this form and attach **ALL** applicable documentation to be considered for a Professional Judgment at Nyack College. If this request for a Professional Judgment is approved, your Federal Financial Aid is granted **ONLY** for the 2020-2021 academic year.

To complete an appeal, fill in all blanks, attach the requested documents, sign and date this form on the back. Submit this form to the Office of Student Financial Services and allow at least a week for processing time. You will be notified of the decision by mail, email or phone.

SSN: \_\_\_\_\_  
E-mail (use one you check regularly): \_\_\_\_\_

Student Name: \_\_\_\_\_  
E-mail (use one you check regularly): \_\_\_\_\_

#### I. REASON FOR INCOME REDUCTION (check those that apply):

REASON FOR CHANGE IN INCOME	DATE	RELATIONSHIP TO STUDENT
<input type="checkbox"/> Loss/Change in Employment Status of Parent or Student		
<input type="checkbox"/> Divorce/Separation/Death of Parent or Spouse		
<input type="checkbox"/> Loss of Unearned Income of Parent or Student		
<input type="checkbox"/> Disability of Parent or Student		
<input type="checkbox"/> Unusual Medical Expenses Not Covered By Insurance		
<input type="checkbox"/> Other Unusual Expenses Entirely Documented		

**PLEASE COMPLETE THE OTHER SIDE**

Signature \_\_\_\_\_ Date \_\_\_\_\_

**UNEMPLOYMENT BENEFITS STATEMENT**  
Illinois Department of Employment Security  
P.O. Box 1000  
Springfield, IL 62764  
Phone: (202) 244-8331 TTY: (800) 428-4215  
Toll Free: (800) 244-8331  
www.ides.state.il.gov

UI Finding: **Unemployed**  
Last City Worked: 06/2020  
Your first verification date is: 07/01/2015  
Your weekly certification day is: Thursday

**CERTIFICATE OF DEATH**  
DEPARTMENT OF HEALTH AND WELFARE  
BUREAU OF VITAL RECORDS AND HEALTH STATISTICS

**CERTIFICATE OF DIVORCE**  
New York State  
Divorce Type: Regular  
Awarded Year: 04/01/2014  
Awarded Date: 07/04/2014

# Required Documentation LOSS/CHANGE IN EMPLOYMENT

Letter of explanation

- **signed and dated**

Letters from prior employers,  
stating termination dates

- requested year's earnings to date
- **signed and dated**

Letters from current employers

- stating expected earnings for the requested year's
- **signed and dated**

Copy of last pay stub during  
requested year

- For each job held

Copy of the requested year's  
IRS Tax Return Transcript and

- W2 forms of student and/or parent(s)



# REQUIRED DOCUMENTS - MEDICAL

## Disability

- Letter of explanation
  - signed and dated
- Medical documentation of disability
  - benefits received as a result of the disability
- Income from all sources for requested year.

# REQUIRED DOCUMENTS - MEDICAL

## Expenses not covered by insurance

- Letter of explanation
  - signed and dated
- A copy of 'Schedule A' of the requested Federal Income Tax Return (1040) or
  - canceled checks
  - receipts showing amount paid
  - with statement(s) from insurance company showing expenses were not reimbursed

# Required documentation DIVORCE, SEPARATION or DEATH

Letter of explanation  
(**signed and dated**)

Divorce  
Copy of divorce decree

## Separation

- Copy of the legal separation document or
- a signed statement from attorney showing date of separation or
- a notarized statement from an unrelated third party

## Death

- Death Certificate or a
- notarized statement from an unrelated third party

## Copy of the requested IRS Tax Return Transcript and

- W2 forms of student and/or
- parent(s)



# HAVE YOU BEEN SELECTED FOR VERIFICATION?

If you have been selected for verification, the verification process must be completed before you can be considered for a professional judgment.

NOT  
GUARANTEED

Requesting a professional judgement does not guarantee that a professional judgment will be granted.