

Professional Judgement

The Higher Education Act allows Financial Aid Administrators (FAA) to make professional judgment decisions for special or unusual circumstances. All professional judgment decisions must be documented, and can only be made on an individual, case by case basis.

Special Circumstances

Professional judgments may only be made after the initial FAFSA® is processed, i.e., on a valid FAFSA Submission Summary (FSS). The federal formula that determines a student's financial aid eligibility is based on prior-prior year tax data. There are occasions when a family's financial situation changes during that school year, in which the utilized tax measure is no longer appropriate. Upon request, the Office of Financial Aid will review the "special circumstance" to more accurately reflect the family's financial situation for aid purposes.

Bucknell University may treat a student with special circumstances differently than the strict application of Federal Methodology would otherwise permit. Adjustments can either increase or decrease a student's Student Aid Index (SAI) or cost of attendance. In the case of an adjustment to a student's need analysis (reduced income, medical/dental expenses, elementary or secondary school tuition, divorce or separation, etc.) or cost of attendance (transportation, dependent care, disability-related expenses, etc.), specified adjustments may be made to data elements. The reason for the adjustment must relate to the student's special circumstance and must be documented in the student's file

Professional judgment may be made to adjust eligibility for all institutional, Title IV, and campus-based aid. Documentation supporting special circumstances is maintained in the student's file.

The Director and the Associate Directors have the authority to adjust a student's eligibility using professional judgment.

Circumstances that may warrant a professional judgment include, but are not limited to:

- Change in employment status, income, or assets (Contributor(s) on the FAFSA®)
- Separation or divorce
- Change in housing status (e.g. homelessness)
- Death of a family member
- Unusually high medical expenses
- Parent enrolled in college at least half-time
- Reduction in child support

Depending on the circumstance will determine the type of information needed to be collected to perform the professional judgment. For example, loss of employment the following items would normally be collected: copies of parent's most recent tax return signed (including W-2(s)), documentation of the loss of employment, most recent pay stub(s), documentation of unemployment being received (if any), documentation of severance package (if any).

Please refer to the “Request for Review” Checklist for documentation requirements.

Once the Office of Financial Aid receives all required documents for the office to review special circumstance requests, the student will be notified of the outcome of the review within 30 days.

Unusual Circumstances

Dependent students must report their parents’ income and assets on the FAFSA® as well as their own. Parents of dependent students are expected to contribute toward the cost of their student’s college education. Federal and institutional student aid programs are based on the concept that a dependent student’s parents have the primary responsibility for paying for their child’s education.

Sometimes extraordinary (unusual) circumstances make it impossible for a student who does not meet the definition of independent to obtain his or her parents’ financial information. In such cases, Bucknell University may make an adjustment to a student’s dependency status based on a unique situation (e.g. human trafficking, refugee or asylee status, parental abandonment, incarceration). If a student is granted a Dependency Override, the student can apply for aid in the same manner as an independent student, using only the student’s income and asset information.

The conditions listed below, singularly or in combination, do not qualify as unusual circumstances meriting a dependency override:

- Parents refuse or unable (due to other financial obligation or burdens) to contribute to the student’s education;
- Parents are unwilling to provide information on the Free Application for Federal Student Aid (FAFSA®) or for verification;
- Parents do not claim the student as a dependent for income tax purposes;
- Student demonstrates total self-sufficiency.

The Office of Financial Aid does realize that there are circumstances that do merit a dependency override. These can include, but are not limited to the following:

- An abusive family environment (e.g. sexual, physical, or mental abuse or other forms of domestic violence)
- Abandonment by parents
- Incarceration or institutionalization of both parents
- Parents whereabouts unknown or parents cannot be located

For the Office of Financial Aid to consider a student’s request for a Dependency Override the following documentation is required:

1. A letter of explanation, written by the student, explaining the unusual family circumstance that led to the student leaving the parent household. The letter should include information on how the student is supporting themselves.
2. Letter (on letterhead) from a professional detailing their first-hand knowledge verifying the family circumstance as described by the student.
3. Letter from a family member detailing their first-hand knowledge verifying the family circumstance as described by the student.

The third party confirming the student's unusual circumstance could include; counselors or teachers, clergy, community groups, medical personal, courts, or government agencies such as child welfare agency, tribal welfare agency, case worker who supports current and former foster youth with the transition to adulthood, or public or private agency, facility, or program servicing the victims of abuse, neglect, assault, or violence, which may include domestic violence.

In addition to the three letters listed above, a student may submit the following documentation if available;

- A court order or official federal or state documentation that the student or the student's parents or legal guardians are incarcerated in any federal or state penal institution
- Documents, such as utility bills or health insurance documentation, that demonstrates a separate from parents or legal guardians.
- Supplementary information, as necessary, about the financial status or personal circumstance of applicant as it relates to the request for a dependency override.

The letter of explanation requesting a Dependency Override along with all required documentation must be submitted to the Office of Financial Aid. The Office of Financial aid will respond in writing within 60 business days of receiving all documentation.

If a student pursues provisional independent student status or requests a dependency override, and the student is determined not to be an independent student, such student shall only be eligible for a Direct Unsubsidized Loan for that award year unless such student subsequently completes the FAFSA® as a dependent student.

Beginning with the 2024-2025 academic year, if a student was granted a dependency override, the dependency override will carry forward to subsequent years, unless the student reaches out to Bucknell and indicates their circumstances have changed.