



Unforeseen Emergencies and Financial Needs— What to Do?

Occasionally unforeseen emergencies happen that can affect your finances, and your eligibility for financial aid. Financial aid administrators have the authority to make adjustments to your original financial aid eligibility (determined by the FAFSA).

Initial eligibility for financial aid is determined by information you provided on the Free Application for Federal Student Aid (FAFSA). However, there can be unexpected or unusual circumstances that have a significant negative impact on your financial stability or well-being. Examples of these situations may include a spouse's loss of employment, unexpected medical expenses, or a home foreclosure, among others, and may be reasons to consider talking with a financial aid administrator about re-calculating your eligibility.



Who can make a professional judgment decision?

Only your school's financial aid administrators can review your case and make a decision. Section [479A of the Higher Education Act](#), gives financial aid administrators the authority to make adjustments, on the basis of adequate documentation, and only on a case-by-case basis. It is important for you to provide as much corroborating documentation as you can to illuminate your situation for

the Financial Aid Office. For example, if you were laid off from your job, providing notification of this action from your former employer would be an important piece of documentation, in addition to your final pay stub. Please note that while you may believe that your particular situation warrants a favorable professional judgment decision and an adjustment to your eligibility, the decision of the financial aid administrator is final and, if not approved, cannot be appealed.

What is the process to request professional judgment?

The financial aid office at your school should have an established procedure in place to request a professional judgment decision. Inquire about the procedure and ask questions so that you understand what is expected regarding appropriate documentation. Talk with your financial aid office if you have questions about your particular circumstances.