



## **METROPOLITAN LEARNING INSTITUTE**

Licensed by the New York State Education Department  
Non-Profit Educational Organization

*“ Innovative Approach Is Our Way to Success ”*

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### **MLI Professional Judgment Policy**

If a decision to use Professional Judgment is made, all documentation **MUST** be kept the in the file.

#### **Professional Judgment:**

There is no limit to the authority of the financial aid administrator on the basis of adequate documentation to make adjustments on a case by case basis to the cost of attendance or the values of the data items required to calculate the expected student or family contribution to allow the special treatment of an applicant with special circumstances. Special circumstances include:

- Tuition expenses at an elementary or secondary school
- Medical, dental or nursing home expenses not covered by insurance
- Unusually high childcare or dependent care costs.
- Recent unemployment of a family member or independent student
- A change of housing status.

A PJ is not limited to the above, as long as the student's file contains all the backup materials to substantiate the family's claim.

If a PJ is used to change an EFC, the new EFC must be used in awarding financial aid to the student.

#### **Verification must be completed before a PJ can be used.**

On May 8, 2009, a letter was issued by the Department of Education updating the use of Professional Judgment by Financial Aid Administrators. If a student loses his/her position, is receiving unemployment, and provides proof of receiving unemployment, the financial aid office may zero out the student's income and make the student eligible for full financial aid. The Department of Education, in consultation with the Department of Labor and the Office of Management and Budget, has determined that the maximum unemployment benefits available would not have a material impact on the Expected

Family Contribution of an independent student. If a parent or spouse should lose their job, the financial aid office, with proper documentation, may use the future year's income to assist the family to receive additional aid. For filing purposes this reduces income to zero. Proof of unemployment is one way to prove the loss of income. Any change in income must be made on a case by case basis.