

Atlanta's John Marshall Law School
Savannah Law School

Office of Financial Aid

Professional Judgment Policy

Overview

The Office of Financial Aid (OFA) has witnessed the number of professional judgment (PJ) requests increase each year at an alarming rate. While most PJ requests reviewed by the OFA have been valid requests, there is a rapid increase in receiving requests which are questionable and/or outright bogus. Also, a new federal policy in Title IV lending requires AJMLS and SLS to create strategic plans to reduce student borrowing. In an effort to prevent the risk of compliance issues with the U.S. Department of Education and help student practice wise borrowing habits, the OFA is initiating immediate changes to the PJ policy; which will in turn benefit the institutions and the students.

For more information on the PJ policy, please stop the Office of Financial Aid or send your questions to financialaid@johnmarshall.edu.

I. Introduction

What is a Professional Judgment (PJ)?

While the term “professional judgment” is used in the Code of Federal Regulations and various Federal Student Aid publications, the same cannot be said about the law. Instead, the Higher Education Act refers to the financial aid administrator's authority to make adjustments, on the basis of documentation, to allow for treatment of an individual with special circumstances. The intent of the law is to enable a response to situations that cannot be fully anticipated in legislation or regulation.

Students may pick up the PJ request forms from the Office of Financial Aid or downloading from the school website.

Documentation

The Higher Education Act and corresponding regulations use the phrase, “on the basis of adequate documentation.” While the Department of Education does not define adequate documentation, the documentation should be such that an auditor or program reviewer must be able to gain understanding from the documentation. Documentation should also be such that the institution has satisfied itself in the belief that proper action has been taken.

Professional Judgment is a Choice

Exercising a professional judgment is at the discretion of the school and is a matter of policy. It is within a school's right to refuse all professional judgments as a matter of policy. If an institution should decide to conduct professional judgment, approval or denial is a PJ request is solely at the discretion of the financial aid administrator or professional judgment review committee.

Verification

It is important to note that all PJ applicants must complete verification before any professional judgment adjustments can be made. The results of the verification and professional judgment must be submitted to the Dept. of Education's Central Processing System.

Professional Judgment Review Committee

In an effort to promote fairness in the PJ review process and relieve aid administrators from be the sole decision maker, all accepted PJ requests are reviewed by the PJ Review Committee that consists of the financial aid administrators and the Director of Financial Aid. All decisions must be unanimous in order for the request to be approved.

II. Acceptable Requests for Review

Please note that although a request may be accepted for review, by no means is the request guaranteed to be approved. A thorough review of the request will take place and the PJ Review Committee will use their best professional judgement in making a final determination. All decisions are final and cannot be appealed.

Involuntary Loss of Full-Time Employment

Involuntary employment termination/layoff is accepted for processing 6 (six) months AFTER the initial day of loss of Full-Time employment or expiration of unemployment benefits (whichever is later). Request and documents received before the specific time will be denied and returned unprocessed. Quitting or leaving your job to attend school does not qualify.

Divorce/Legal Separation

You must document how this life changing event affects your ability to maintain your standard cost of living. Student and spouse must no longer reside in the same residence.

Medical/Dental

Only extraordinary medical or dental expenses NOT COVERED by insurance (paid out of pocket) are eligible for consideration. Cosmetic procedures are not eligible.

Child Care

Child care expenses will be considered only for the student's dependent child(ren), identified by those claimed as dependents on the student's IRS tax returns, or if not born during the tax return year, then by birth certificate naming Student as parent. Proof of income from the non-student parent must also be provided. **The child care provider must be a state-certified facility. Non-certified home day care or babysitters are not acceptable.**

Vehicle Repairs

General vehicle maintenance expenses will not be approved. Expenses considered general maintenance include (but are not limited to) oil/filter/fluid changes or flushes, battery replacement, brake pad/shoes replacement, tire replacement or purchase of new tires, rotation and balancing of tires, alignments, replacement of hoses, light bulbs, sensors, wiper blades, spark plugs, and timing belt.

Other Expenses

Expenses not mentioned above will be reviewed on a case-by-case basis.