



**Do not submit this page.
Informational page only.**

What is Professional Judgment?

The Free Application for Federal Student Aid (FAFSA) does not allow a family to explain special/unusual circumstances, which affect the family's ability to pay for a student's education. However, the Higher Education Act of 1965 allows Financial Aid Administrators to make Professional Judgment (PJ) decisions for special/unusual student and/or family circumstances on a case-by-case basis.

Professional Judgment is the authority given to each school's Financial Aid Office to make adjustments to individual data elements on the FAFSA or to override a student's Dependency status. Though the school does not have the authority to change the Need Analysis formula or to make adjustments to the Estimated Family Contribution (EFC), the school may make adjustments to the data that is entered into the formula. The changes to the data inputs are determined by the impact of the special/unusual circumstances on a family's income and assets. The Need Analysis formula is then applied to the new data elements, which may result in a new EFC amount. As a result, a student's demonstrated need for Financial Aid awarding purposes may change.

The Financial Aid Office will review your documents and notify you whether your situation merits a PJ or not. A Financial Aid Office's ruling on a PJ is final and there is no appeal allowed. Not even a school's President or the U.S. Department of Education can override the decision of the Financial Aid Office.

How to determine if you should complete the Professional Judgment Petition

Monetary Changes:

FAFSA filers with unusual expenses during calendar year 2009 may be eligible for a PJ. Examples of situations which would be considered include significant medical expenses not covered by insurance or unusually high dependent care costs.

FAFSA filers with a change of income from calendar year 2009 to calendar year 2010 may also apply for a PJ. Situations which may qualify include recent loss of employment or unusually high capital gains.

Dependency Changes:

FAFSA filers who want to petition for a change to their Dependency status may do so using the PJ Petition. However, students whose parents refuse to support their education, provide financial information, or do not claim them as an exemption on their tax return are **not** eligible for a Dependency status change on these grounds alone. Likewise, it is not enough for a student to live on his/her own and prove self-sufficiency to be considered for a Dependency status PJ.

Any changes that take place during 2011 will not be considered for a 2010-2011 PJ Petition, but may be considered for the 2011-2012 PJ Petition.

What happens after you apply?

The ORU Financial Aid Office will review your documents and notify you whether your situation merits a PJ or not. If approved, a PJ may override the calendar year 2009 financial information provided on the FAFSA or change a student's Dependency status. This can result in a change in a student's EFC and a potential change to a student's Financial Aid Award.

How to complete the Professional Judgment Petition

If not already completed, complete the 2010-2011 Free Application for Federal Student Aid (FAFSA) at www.fafsa.gov, even if it will be considered unofficial because of missing information (e.g. Dependent student without parental information).

- **No PJ Petition will be reviewed without having already submitted this year's FAFSA.**

Within this Professional Judgment Petition:

1. **Page 1:** Fill out the Student and Parent Information, as applicable.
2. **Pages 2 through 9:** Check the box or boxes that best describe your circumstances. Fill in the blanks next to each box you check. **Incomplete PJ Petitions will not be approved.**
 - Include the Required Documentation, as specified by the check boxes, when submitting the PJ Petition. **Incomplete PJ Petitions will not be approved.**
 - If any of the Required Documentation is not available, please state the reason it is unavailable in your statement on Page 10 of the PJ Petition.
3. **Page 10:** Explain your situation in detail. Only sign the form once your statement is complete and you are in front of the Notary Public. If you attach additional pages, you only need to have Page 10 notarized.

Submit the completed PJ Petition and **ALL** required documentation to the ORU Financial Aid Office. You do not need to submit the informational pages (e.g. this page). Also, you do not need to submit pages for which you have no boxes checked. You should always submit Page 1 and Page 10.

Email: finaid@oru.edu

Fax: 918-495-6803

Mail: ORU Financial Aid Office, 7777 South Lewis Avenue, Tulsa, OK 74171

You will be contacted once your PJ Petition has been received and your documentation reviewed. Follow up documentation is often requested. Please allow 1-2 weeks.

Professional Judgment: Quick Reference

- PJ Petitions are not considered complete **until all requested documentation, including follow-up documentation, has been received.**
- PJ Petitions received without appropriate documentation will not be processed.
- Applications received on or after **July 1, 2010**, may not be processed before the start of the Fall semester.
- Applications received on or after **December 1, 2010**, may not be processed before the start of Spring semester.
- Email is the primary communication method used for handling PJ Petitions. It is your responsibility to have your current email address on file and to check your ORU email account.
- **Completion of the PJ Petition does not guarantee its approval. The decision to approve or deny your PJ Petition is left to the discretion of the Financial Aid Office.**
- If you submit a PJ Petition and do not get approved and another situation arises, please contact the Financial Aid Office.
- ORU does not accept PJ decisions from other schools. You must fill out the ORU PJ Petition in order to be considered for Professional Judgment at ORU.
- PJ decisions are only made for one Financial Aid year at a time. You must complete a PJ Petition for each year that you would like to have PJ considered.
- **WARNING: Professional Judgment will not be used to increase your EFC. However, your EFC may increase as a result of the Verification Process, which will be required for all PJ Petitions, even if it is determined that the PJ Petition will be denied.**

Student Information

Student's Name: _____ ID #: Z _____

Student's Email: _____

Student's Cell Phone: _____

Student's Work Phone: _____

Street Address: _____

Address Line 2: _____

City: _____ State: _____ Zip: _____

Parent Information (if applicable)

Parent's Name: _____

Parent's Email: _____

Parent's Phone: _____

Parent's Street Address (if different than student's): _____

Address Line 2: _____

City: _____ State: _____ Zip: _____

Unusual Expenses in Calendar Year 2009

(Note: Unusual Expenses in Calendar year 2010 will be reflected on the 2010-2011 FAFSA)

Unreimbursed medical and dental expenses (or outstanding medical debt) in excess of \$5,000 for the calendar year. Exclude reimbursable expenses not yet reimbursed.

Required Documentation:

- Copies of medical bills and/or receipts documenting the amount of charges paid and the amount still outstanding
- Copy of 2009 Federal taxes and W-2s for Dependent student and parent(s) or Independent student and spouse

Who incurred the expenses:

Total outstanding medical debt as of December 31, 2009, being billed by a medical institution:

Total medical expenses paid out-of-pocket in 2009, including charged to credit card:

One or more parents enrolled at least half-time as degree-seeking students at a college offering Title IV aid

Required Documentation:

- Letter from college verifying parent's enrollment at least half-time in a degree program
- Copy of 2009 Federal taxes and W-2s for Dependent student and parent(s) or Independent student and spouse

Name of parent(s) enrolled:

Date parent's enrollment began:

Additional costs incurred as a result of student's disability (paid by student or student's family).

Required Documentation:

- Copy of bills/receipts for expenses incurred as a direct result of student's disability
- Copy of 2009 Federal taxes and W-2s for Dependent student and parent(s) or Independent student and spouse

Name of disability:

Unusually high child or elder care expenses (such as tuition or daycare expenses for special needs children or adults)

Required Documentation:

- Copy of bill or statement which shows the name and address of care provider
- Copy of 2009 Federal taxes and W-2s for Dependent student and parent(s) or Independent student and spouse

Name and age of child or elder:

Total monthly cost of care:

Relationship of child or elder to student:

Change of Income from Calendar Year 2009 to Calendar Year 2010

Decrease in income of prospective student due to student's decision to leave the workforce or to reduce work hours in order to return to school

Required Documentation:

- Letter from employer, stating that student has left
- Copy of 2009 Federal taxes and W-2s for Dependent student and parent(s) or Independent student and spouse

Date student left/will leave workforce or decrease hours worked:

Expected income while in school:

Recent unemployment of wage-earner

Required Documentation:

- Copy of last pay stub from employer
- Letter from former employer, stating that employment has ceased (or other explanation and documentation)
- Copy of 2009 Federal taxes and W-2s for Dependent student and parent(s) or Independent student and spouse

Name of wage-earner who recently became unemployed:

Relationship to student:

Date employment ceased:

Reason employment ceased:

Recent loss of foreseeable income (not being replaced by insurance or another external source of funds) due to other absence from employment (e.g. incarceration, institutionalization, hospitalization, etc.)

Required Documentation:

- Copy of last pay stub from employer
- Letter from former employer, stating that employment has ceased
- Copy of 2009 Federal taxes and W-2s for Dependent student and parent(s) or Independent student and spouse

Name of wage-earner who recently became unemployed:

Relationship to student:

Date employment ceased:

Reason employment ceased:

Parent (Dependent students) or Spouse (Independent students) called to active duty in the U.S. Armed Forces

Required Documentation:

- Copy of military orders
- Copy of 2009 Federal taxes and W-2s for Dependent student and parent(s) or Independent student and spouse

Name of parent/spouse on active duty:

Date active duty started:

Change in income due to retirement

Required Documentation:

- Letter from former employer stating that employment has ceased
- Copy of last pay stub
- Copy of retirement benefits statement
- Copy of 2009 Federal taxes and W-2s for Dependent student and parent(s) or Independent student and spouse

Name and age of retiree:

Relationship to student:

Decrease in income of wage-earner due to fewer hours, reduction of salary, or elimination of bonuses

Required Documentation:

- Copy of 2009 pay stub and copy of current pay stub
- Letter from employer, stating that salary has been reduced, hours have been permanently reduced, or bonuses have been eliminated
- Copy of 2009 Federal taxes and W-2s for Dependent student and parent(s) or Independent student and spouse

Name of person who experienced reduction in income due to reduced hours, salary, or bonuses:

Relationship to student:

Date reduction took place:

Death, disability, or serious injury of wage-earner

Required Documentation:

- Copy of death certificate
- OR letter from medical doctor that states that the wage earner has become disabled or ill and is unable to work
- Copy of 2009 Federal taxes and W-2s for Dependent student and parent(s) or Independent student and spouse

Name of wage-earner:

Relationship to student:

Date of wage-earner's death:

Date of wage-earner's disability or illness:

Temporary layoff or furlough of wage-earner

Required Documentation:

- Copy of last pay stub from employer
- Letter from former employer, stating that employment has ceased and when it is expected to resume
- Copy of 2009 Federal taxes and W-2s for Dependent student and parent(s) or Independent student and spouse

Name of wage-earner:

Date laid off or date furlough began:

Date when layoff or furlough will end:

Reduction or termination of child support (custodial parent will no longer receive as much income from non-custodial parent)

Required Documentation:

- Copy of original custody agreement which shows original child support payment
- Copy of new custody agreement with revised child support payments
- OR notarized letter explaining how much and why child support payment has changed
- Copy of 2009 Federal taxes and W-2s for Dependent student and parent(s) or Independent student and spouse

Date that child support was reduced/terminated:

Reason for reduction/termination:

Original monthly child support amount received by custodial parent:

New monthly child support amount:

One-time increases in taxed or untaxed income of at least \$5000, reportable within the FAFSA (other than one-time gifts given for educational expenses).

Required Documentation:

- Copy of 2007 and 2008 Federal tax returns
- Copy of 2009 Federal taxes and W-2s for Dependent student and parent(s) or Independent student and spouse

Amount of one-time income:

Type of one-time income:

Recent divorce or legal separation of student's parents (to separate income of custodial parent from non-custodial parent)

Required Documentation:

- Copy of divorce decree or separate maintenance agreement
- Notarized letter listing the revised household members
- Copy of 2009 Federal taxes and W-2s for Dependent student and parent(s) or Independent student and spouse

Date of divorce or legal separation:

Married student divorced or spouse died

Required Documentation:

- Copy of divorce decree or death certificate
- Copy of 2009 Federal taxes and W-2s for Dependent student and parent(s) or Independent student and spouse

Date of student's marriage

Date of divorce or death of spouse:

Professional Judgment Income Worksheet for Calendar Year 2010 (Required for all 2010-2011 Change in Income PJ Petitions)

CALENDAR YEAR 2010 — ACTUAL INCOME

January 1, 2010 through _____, 2010

Student
(all applicants) **Spouse**
(married students) **Father**
(Dependent students) **Mother**
(Dependent students)

CALENDAR YEAR 2010 — ESTIMATED FUTURE INCOME

_____, 2010 through December 31, 2010

Student
(all applicants) **Spouse**
(married students) **Father**
(Dependent students) **Mother**
(Dependent students)

Instructions:
In the blanks on the left and right, specify today's date.
On the left, fill in your ACTUAL amounts, as of today.
On the right, fill in FUTURE amounts, as of today.

TAXABLE INCOME

Wages

Self-employment

Investment income

Severance

Unemployment

Disability/insurance

Retirement

Alimony

Other (specify type): _____

Other (specify type): _____

Other (specify type): _____

NON-TAXABLE INCOME

Social Security

Worker's Compensation

Disability/insurance

Housing/living allowance

Child support

Veteran's non-education benefits

Other (specify type): _____

Other (specify type): _____

Other (specify type): _____

Dependency Status Petition

Death of custodial parent and student has not had any contact with non-custodial parent

Required Documentation:

- Notarized letters from two people who know student's situation well, at least one of which from a neutral third party (not a family member), describing the student's situation in detail
- Copy of custodial parent's death certificate
- Copy of student's 2009 Federal taxes and W-2s

Date of custodial parent's death:

Date of student's last contact with non-custodial parent:

Incarceration or institutionalization of both parents for at least 180 days during the period that runs from August 1, 2009 to July 31, 2010 and unable to provide support to their Dependent student during that time period.

Required Documentation:

- Letters from prison or institution, which state the parents' dates of incarceration/institutionalization and anticipated release dates
- Copy of student's 2009 Federal taxes and W-2s

Location of student's father:

Date father's confinement began:

Location of student's mother:

Date mother's confinement began:

Abandonment of student by parents or whereabouts of both parents unknown

Required Documentation:

- Notarized letters from two people who know student's situation well, at least one of which from a neutral third party (not a family member), describing the student's situation in detail
- Copy of student's 2009 Federal taxes and W-2s

Date of student's last contact with father:

Date of student's last contact with mother:

Parents hospitalized for at least 180 days during the period that runs from August 1, 2009 to July 31, 2010 and unable to provide support to their Dependent student during that time period.

Required Documentation:

- Notarized letters from two people who know student's situation well, at least one of which from a neutral third party (not a family member), describing the student's situation in detail
- Letter from a medical doctor, stating how long parents will be hospitalized.
- Copy of student's 2009 Federal taxes and W-2s

Date of father's hospitalization:

Father's anticipated date of release:

Date of mother's hospitalization:

Mother's anticipated date of release:

Parents lack the physical or mental capacity to raise student

Required Documentation:

- Notarized letters from two people who know student's situation well, at least one of which from a neutral third party (not a family member), describing the student's situation in detail
- Copy of student's 2009 Federal taxes and W-2s

Name of person with whom student lives:

Relationship of that person to student:

Date student ceased to live with parent:

Abusive family environment (sexual, physical, mental or other domestic violence)

Required Documentation:

- Notarized letters from two people who know student's situation well, at least one of which from a neutral third party (not a family member), describing the student's situation in detail
- Copy of student's 2009 Federal taxes and W-2s

Name of person with whom student lives:

Relationship of that person to student:

Date student ceased to live with parent:

Unsuitable household (e.g. student was removed from household and placed in foster care)

Required Documentation:

- Notarized letters from two people who know student's situation well, at least one of which from a neutral third party (not a family member), describing the student's situation in detail
- Copy of student's 2009 Federal taxes and W-2s

Name of person with whom student lives:

Relationship of that person to student:

Date student was removed from parents' household:

Married student divorced or spouse died

Required Documentation:

- Copy of divorce decree or death certificate
- Copy of 2009 Federal taxes and W-2s for Dependent student and parent(s) or Independent student and spouse

Date of student's marriage:

Date of divorce or death of spouse:

Student was once Independent at ORU, but now Dependent and wants to be considered Independent again due to similar/continuing circumstances

- Notarized letters from two people who know student's situation well, at least one of which from a neutral third party (not a family member), describing the student's situation in detail
- Copy of student's 2009 Federal taxes and W-2s

Aid Year(s) when student was considered Independent:

Basic reason student was considered Independent:

Parents do not provide support for Dependent student (including monetary and non-monetary support) and refuse to provide financial information needed for the student to receive Federal Aid (i.e. refuse to complete Parent section of FAFSA or provide financial documents to complete Verification)

Student will not be considered for a Dependency Override, but may be approved to receive Unsubsidized Stafford loan aid, without providing the parental information required by the FAFSA.

Required Documentation:

- Notarized letter signed by parents (or custodial parent of if parents are divorced or legally separated) stating that they do not and will not support their Dependent student, the date they stopped supporting the student (including non-monetary support such as housing), and that they refuse to provide financial information needed to complete the FAFSA or Verification. If parents cannot provide such a letter, the letter can be written by a neutral third party who is aware of the student's situation (e.g. pastor, teacher, etc.)
- Budget Resource Worksheet (available on finaid.oru.edu) filled out by student, showing how student pays for expenses

Date parent(s) stopped supporting student:

Other Unusual Circumstances (*not specified elsewhere*)

Other changes in a family's income, expenses or to a student's Dependency status

Required Documentation:

- Copy of 2009 Federal taxes and W-2s for Dependent student and parent(s) or Independent student and spouse
- Provide as much documentation to support your situation as possible
- Please describe your situation in detail on page 7.

Type of situation(s):

- Unusual Expenses
- Change of Income
- Dependency Status Change
- Other

Statement of Circumstances (required for all Professional Judgment Petitions)

In the space below, explain in detail your special/unusual circumstances. Be sure to provide reasons, names, dates, amounts, and any other pertinent information to help us better understand your circumstances. If additional space is needed, attach a separate sheet of paper. **Please type or write legibly.**

By signing below, I certify that all information submitted on and with the PJ Petition is true and accurate to the best of my knowledge. I understand that there may be unintended consequences as a result of submitting the PJ Petition. I agree to the ORU Financial Aid Office's determination of the student's eligibility and/or adjustments.

Notary Public Seal

Student's signature

Date

Notary Public Seal

Parent's signature (Dependent students)

Date