2014 – 2015 Professional Judgment Information

In certain situations, an adjustment to the Federal Expected Family Contribution (EFC) is warranted. These situations include, but are not limited to, payment of private school tuition, involuntary loss of employment or income reduction, excessive medical expenses, and other circumstances causing your current year income to be substantially different from the prior year.

Below is an outline of documents that should be submitted to the Financial Aid Office so that your situation can be considered. The situations listed are meant to serve as a guideline and are not the only situations that can be taken into consideration. Please contact the Financial Aid Office if you have questions or wish to set up an appointment to discuss your circumstances.

All submissions require the following documents:

<table>
<thead>
<tr>
<th>Dependent Students</th>
<th>Independent Students</th>
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</thead>
<tbody>
<tr>
<td>☐ Signed copy of 2013 parent IRS tax return transcript</td>
<td>☐ Signed copy of 2013 student (and spouse, if applicable) IRS tax return transcript</td>
</tr>
<tr>
<td>☐ Copies of all 2013 parent W-2 forms</td>
<td>☐ Copies of all 2013 student (and spouse, if applicable) W-2 forms</td>
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<tr>
<td>☐ Signed copy of 2013 student IRS tax return transcript</td>
<td></td>
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</tbody>
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Payment of Private School Tuition

☐ Documentation of amounts paid during 2013 for each child (sibling). Documentation should include:
  ☐ Name of child, name of school, amounts paid, dates of each payment (should be on school letter head or bank statements)

Loss of Employment

☐ Separation agreement from employer
☐ Final paystub from employer
☐ Documentation of unemployment received including start date of payments and the amount
☐ Most recent paystub from new employer (if applicable)

Loss of Income

☐ Documentation of reason for loss including applicable amounts

Medical Expenses

The federal formula used to calculate an EFC allows for 11% of a family's adjusted gross income to be allocated to medical expenses. Please submit documentation of all out-of-pocket medical expenses (medical, dental, vision) paid for 2013 such as explanation of benefits (EOB) from your insurance provider(s), bank statements and/or receipts. Please make sure all documentation clearly states dates, amounts, and payer of all out-of-pocket medical expenses for 2013 keeping in mind that only expenses in excess of the 11% may be considered.

*Please note that if medical expenses were an itemized deduction on the 2013 federal tax return we cannot double process those medical expenses for professional judgment purposes.