

SPECIAL CASES

Allegany College of Maryland understands that there may be family situations which cannot always be accurately reflected when completing the financial aid process – **things like losing a job, the disappearance of a parent, homelessness, or the inability of a parent to complete FAFSA questions.** When these special situations happen, we are permitted by law to make a ‘professional judgment’ to help you and your family. Please review the information below and then contact our office for next steps.

Professional Judgement (PJ)

There are two different categories of Professional Judgment (PJ):

- Professional Judgment due to Special Circumstances;
- and
- Professional Judgment due to Unusual Circumstances

Professional Judgment due to Special Circumstances – refers to any financial situation impacting the student or the student’s family since the tax year used to complete the FAFSA. This may result in a change to the FAFSA income information or an increase to the student Cost of Attendance. Examples might be:

- Loss of income due to unemployment, disability, or retirement for student/spouse or parent(s)
- Termination of benefits or income such as child support, alimony, Social Security Benefits
- Exceptional medical and/or dental expenses incurred and not paid by insurance
- Divorce or separation that occurred after that FAFSA was filed
- Death of a parent or spouse that occurred after the FAFSA was filed
- Childcare or secondary school tuition expenses
- Received a one-time income distribution
- Any additional expenses the student may have due to attending college

We will not consider credit card debt, loss of overtime pay, or bankruptcy as part of a PJ consideration under special circumstances.

Please provide our office with a written explanation of your special circumstance and a signed statement of your/your family’s current estimated total family income. Once this is received, we will contact you regarding any additional paperwork/documentation we may need.

Determinations will be made within 30 days of receipt of all documentation. You will receive an official letter documenting your new financial aid eligibility.

Professional Judgment due to Unusual Circumstances – refers to any unique situation that may make an otherwise dependent student independent for financial aid purposes. Examples might be:

- Parent incarceration
- You have no knowledge of where either parent lives and no way to communicate with them
- An abusive or abandonment situation, which is dangerous to your health and well being
- Parental addiction or mental health problems
- Death of the custodial parent
- Change in the student’s marital status

The following circumstances do not merit a professional judgment due to unusual circumstances:

- Your parents refuse to contribute to your education
- Your parents are unwilling to provide information on the FAFSA or complete the verification process, if you are selected
- Your parents do not claim you on their federal or state tax returns
- You demonstrate self-sufficiency

If you have a special situation that may affect you or your family’s ability to contribute to your education here at Allegany College of Maryland, please contact the Student Financial Aid Office immediately at 301-784-5213 or studentfinancialaid@allegany.edu . We will schedule a meeting with one of our counselors and provide you with the application to complete this professional judgment process. Additional information and supporting documentation will be required after the initial application is received.

All requests will be evaluated within 30 days of receipt of all paperwork. Once all of your information has been reviewed and a decision has been made, we will make any necessary adjustments to your financial aid record and send you a notification of the changes made and any new financial aid awards for which you are eligible.

Homeless Youth Determinations

Students who are considered “unaccompanied homeless youth” and/or “unaccompanied and self-supporting youth who are at risk of being homeless” may be considered independent for financial aid purposes when completing the FAFSA. This means you are a youth who is (1) unaccompanied **AND** homeless; or (2) unaccompanied, self-supporting, **AND** at risk of being homeless.) The following are actual definitions taken from the Department of Education Gen23-06 letter:

- **Unaccompanied:** when a student is not living in the physical custody of a parent or guardian.
- **Homeless:** lacking fixed, regular, and adequate housing.
- **At Risk of Being Homeless:** when a student's housing may cease to be fixed, regular, and adequate. For example, a student who is being evicted or has been asked to leave his/her current residence and has been unable to find fixed, regular, and adequate housing.
- **Self-Supporting:** when a student pays for his or her own living expenses, which includes paying for fixing, regular, and adequate housing.

Unaccompanied Homeless Youth/unaccompanied youth are young people who lack safe, stable housing and who are not in the care of a parent or guardian. They may have run away from home or been forced to leave by their parents. Unaccompanied youth live in a variety of temporary situations, including shelters, the homes of friends or relatives, cars, campgrounds, public parks, abandoned buildings, motels, and bus or train stations. Unaccompanied youth do not receive financial support from their parents and do not have access to parental information.

Often, the McKinney-Vento Homeless Assistance Act is used to define a homeless situation.

- A youth who is self-supporting and at risk of being homeless
- A youth who is unaccompanied: not in the physical custody of a parent or guardian
- A youth who lacks fixed, regular, and adequate housing
- A youth who may be staying temporarily with others due to loss of housing

If you meet one or more of these definitions, you have the right to request an unaccompanied homeless youth determination. This determination can come from any one of the following:

1. A local educational agency homeless liaison, as designated by the McKinney-Vento Homeless Assistance Act, or a designee of that liaison. Contact your high school guidance counselor to see who this person is.
2. The director or designee of an emergency or transitional shelter, street outreach program, homeless youth drop-in center, or another program serving individuals who are experiencing homelessness.
3. The director or designee of a program funded under the McKinney-Vento Act.
4. The director or designee of a Federal Trio program (at ACM, this is the Pathways for Success program) or a Gaining Early Awareness and Readiness for Undergraduate program (GEAR UP) grant.
5. A Financial Aid Administrator at another institution who documented the student's circumstances in the same or a prior award year.

If the student **cannot** get that documentation from any of the above, the student may request the Director of Student Financial Aid Programs at Allegany College of Maryland to review his/her case. If this is the case, please contact our office immediately for your next steps in applying for financial aid, as well as to complete the request form, called Dependency Status Override Due to Being Homeless/At Risk of Being Homeless. You will be required to meet with

the Director of Student Financial Aid Programs, who may ask for documentation to support your situation. All requests for homelessness determination will be reviewed within 30 days of receipt of all documents or 60 days after the student enrolls in courses. Students will be notified in writing of the final decision.