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 or the disappearance of a parent. When these special situations happen, we are permitted by law to make a ‘professional judgment’ to help you and your family. 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.

**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 60 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.