



Request for Professional Judgment 2018-19

Families may encounter special or unusual circumstances that are not represented when filing the Free Application for Federal Student Aid (FAFSA). In order for Tabor College to offer a financial aid package that more accurately represents financial need, specific information regarding a family's financial situation is required.

What you need to do

- Complete the enclosed verification worksheet and have voluntarily imported IRS data onto FAFSA or provide IRS transcripts.
- Review the list of some unusual circumstances shown below to see if you may be eligible for consideration.
- If you believe you are eligible, provide a written explanation of the special circumstances and how they affect your financial situation.
- Submit adequate documentation to support your explanation of the circumstances (see listing below)
- Tabor will review your request on an individual basis and decide on approval or denial of the request. Submitting information for an appeal does not guarantee changes to financial aid.

To avoid unnecessary delays, please submit all information together to satisfy the requirements listed. If your request is incomplete, it cannot be given proper consideration.

Unusual circumstances that we may consider.

1. **Changes to income.** (Loss of a job, parent no longer working, reduced wages, etc.)
Documentation Required: 1) This will be calculated at the end of the calendar year to avoid over-estimation or under estimation. Upon completion, please provide a copy of your most recent Federal Income Tax Return (2015), W-2's and supporting schedules. 2) If due to a loss of Social Security Benefits, this is an exceptional case. Documentation required is a copy of the letter from the SSA describing the termination of benefits and the amount received year-to-date.
2. **Tuition paid by a family for private K-12 education (student or siblings) during the previous tax year.**
Documentation required: 1) Copy of most recent Federal Income Tax Return, 2) Copy of canceled checks verifying payment 3) Billing statement from school 4) Date payment due.
3. **Divorce/Separation.**
Documentation required: 1) **Personal letter of explanation** (This letter should include the date of the divorce or separation. It should also include amounts and dates on which any additional income is to be received. This may include alimony, child support, etc.) 2) Documentation of alimony and/or child support. 3) Copy of most recent federal income tax return AND W-2's if different from the one used to complete the FAFSA 4) Divorce decree or statement of separation.
4. **Excessive medical expenses and dental expenses not covered by insurance due to extenuating circumstances.**
Documentation required: 1) Ask a pharmacy for a printout of prescription medicines paid by student/parent 2) your personal canceled checks verifying payment during 2015 and 3) copy of most recent Federal Income Tax Return. All expenses MUST be paid out-of-pocket during 2015. If you have questions regarding the type of documentation required, please contact our office, we will be pleased to help.
5. **Tuition costs for parents of dependent student enrolled in college. Does not include employer reimbursement amounts.**
Documentation required: 1) Copy of most recent Federal Tax Return 2) Signed letter from college on letterhead stating parent is enrolled with number of hours
6. **One-time income** (Examples: Inheritance, back year social security payments, conversion from IRA to Roth IRA)
Documentation Required: 1) Copy of most recent Federal Income Tax Return 2) Documentation of one-time income including amount, type of income and date of receipt, 3) Statement of how funds were spent or invested. 4) Documentation of IRA transfer or rollover.
7. **Change in Assets** (other than cash, savings, etc.)
Documentation Required: 1) Copy of most recent Federal Tax Return, 2) Letter of explanation 3) Supporting documentation

