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What Would You Do?
(or Things That Make
Us Say, "Hmm...")

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FAFSA



FREE APPLICATION FOR FEDERAL STUDENT AID

Where it all begins.....

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Regulatory or Not

- o Much of what a financial aid administrator does every day is driven by federal regulations.
 - o You should be doing this. You won't do that.
- o But... even the federal regulations are open to interpretation and are subject to change.
- o So how do you know what to do and when to do it?

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Professional Judgment

o Authority

- o Established in Section 479A of the Higher Education Act of 1965, as amended (HEA)
- o Financial aid administrator (FAA) may exercise discretion in a number of areas when an applicant has special or unusual circumstances

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Professional Judgment

o PJ is the discretion granted to financial aid administrators by law to override dependency status and make adjustments to need analysis, including data elements used to calculate the expected family contribution (EFC) and costs within the cost of attendance (COA) components.

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o Principles of PJ:

- o Special circumstances separate one individual from a class of individuals
- o Subjective in nature
- o Made on a case-by-case basis and not across the board
- o Must be fully documented and free
- o FAA's own decision
- o Policy and Procedures manual should provide framework

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oPJ cannot be used to:

- o Change independent to dependent
- o Create new COA category
- o Make “bottom-line” EFC adjustment
- o Adjust Federal Methodology formula or tables
- o Make across-the-board changes
- o Make an otherwise ineligible student eligible
- o Circumvent intent of law or regulations
- o Circumvent FSEOG award criteria
- o Include post-enrollment costs in COA (1 exception)

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oPJ Authority:

- o Dependent to independent
- o Need analysis data elements
- o Expected family contribution (EFC)
- o Cost of attendance (COA)
- o Direct loan eligibility
- o Satisfactory academic progress

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o The law does not:

- o Require you to apply PJ when you encounter special circumstances
- o Restrict your authority to exercise PJ in just those situations; or
- o Permit you to make across-the-board adjustments

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Professional Judgment

Are you seeing that the change to using prior-prior year is generating more requests for PJ?

Which year are you supposed to use for PJ's projected year income?

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Professional Judgment

A professor refers a student to you when he finds out that the student is sleeping in his car. The student says that his parents are divorced, and he had lived with his mother and a younger sister. He has not had contact with his father in years.

Mother's boyfriend moved in and becomes verbally abusive to the student when he's been drinking. Mother sees boyfriend's actions as just "tough love" and does nothing. After a few months, student tells you he decided it was better to just get out than have to deal with it. Student tells you he uses the gym showers and has a part-time job so he can get by. Up until today, he has not told anyone about this except his professor who he only told that he sleeps in his car. *What would you do?*

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Professional Judgment

You take a call from the parent of an incoming freshman who asks if you can do anything else to help them citing that the FAFSA doesn't give a true picture of their situation. The AGI of the parents shows their combined earnings as \$204,000. The EFC is 30,067 which is slightly less than your cost of attendance. The mother says that she and her spouse are both doctors and that with both of their medical school debt, they can't afford to do anything for their daughter coming to your school. *What would you do?*

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Professional Judgment

The parents of an incoming student write a letter asking for reconsideration of their son's financial aid. They have three younger children and pay private school tuition for them. Two of the children attend a Catholic school. The other child attends a school with a special program for autism. The college student's aid package is just the \$5,500 Stafford loan. *What would you do?*

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Professional Judgment

The father of a junior writes to tell you that he lost his \$104,000 a year job due to his company moving to another state. He was given the option of relocating but declined. The mother had lost her job two years earlier and continues as a stay-at-home mom. The father received a severance package of \$212,000 but due to the stress of losing his job, he gambled it away. Already experiencing financial hardship, the bills went unpaid until the family declared bankruptcy. *What would you do?*

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Professional Judgment

A student has been out of school for five years and wants to return full-time. He has not attended anywhere else. His GPA is 1.75 and his completion rate was 54%. Good SAP at your school is at least 2.0 GPA and a 67% completion rate. Since he has been out of school for at least four years, he applies for and is granted “Academic Forgiveness.” He will forfeit any passing grades and his GPA is reset to 0.00. The student says he needs financial aid or he cannot return. Is he eligible? *What would you do?*

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C-Flag Reject

- **Deferred Action for Childhood Arrivals (DACA)** is an American immigration policy (June 15, 2012) that allows certain illegal alien youth who entered the country before their 16th birthday and before June 2007 to receive a renewable two-year work permit and exemption from deportation. Can apply for renewal but can no longer apply for first time.

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C-Flag – Citizenship

UNITED STATES OF AMERICA **EMPLOYMENT AUTHORIZATION CARD**

SPECIMEN TEST V 01 JAN 1920

Surname
SPECIMEN

Given Name
TEST V

USCIS# **Category Card#**
000-000-773 C09 SRC0000000773

Country of Birth
Ethiopia



Terms and Conditions
None

Date of Birth **Sex**
01 JAN 1920 M

Valid From: **01/01/80**

Card Expires: **05/10/11**

NOT VALID FOR REENTRY TO U.S.



Test V Specimen

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C-Flag – Citizenship



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The Benefits of Being DACAmented



Work Permit



Driver's License



Higher Education



Deportation Reprieve



Social Security Card

Credit: beforeitsnews.com

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Professional Judgment

A high school guidance counselor calls asking about the aid prospects of an incoming female student. You already know that this student is undocumented and a citizenship reject on the FAFSA. The counselor cites the student's high SAT scores and how much she wants to come to your school. *What would you do?*

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FERPA

- o The Family Educational Rights and Privacy Act (FERPA) determines what information is public and what is confidential in a student's record.
- o When a student matriculates into postsecondary education, all rights under FERPA transfer from the parent to the student.

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FERPA

You are talking to a mother who wants to know if her daughter's aid is enough to cover her bill. You see that no aid has been processed and that the student is flagged as not having met all of the progress requirements (1.89 GPA). The mother says that we were so proud of her that we put her grades on the refrigerator. That's not what you see. Apparently, the grades were altered and the F grades were changed to look like B's. *What would you do?*

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FERPA

A male caller asks when the fall semester refunds will be issued. You tell him that the expected timeframe is the third week of the semester after attendance is confirmed. He asks if you can check how much a particular student will receive in a refund. You say that the actual costs are not set so that isn't possible. The caller persists and asks that you confirm if his student has all their aid processed. When you ask for the student ID number, he can't give it to you. He offers to spell the student's name and has their date of birth. *What would you do?*

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Best Practices

Merriam Webster definition:

- a procedure that has been shown by research and experience to produce optimal results and that is established or proposed as a standard suitable for widespread adoption

Google definition:

- commercial or professional procedures that are accepted or prescribed as being correct or most effective

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Best Practices

Wikipedia:

A *best practice* is a method or technique that has been generally accepted as superior to any alternatives because it produces results that are superior to those achieved by other means or because it has become a standard way of doing things, e.g., a standard way of complying with legal or ethical requirements.

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Best Practices

NASFAA Statement of Ethical Principles

Advocate for students

Manifest the highest level of integrity

Support student access and success

Comply with federal and state laws

Strive for transparency and clarity

Protect the privacy of financial aid applicants

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Best Practices

The Financial Aid Office receives a \$10,000 scholarship from a donor with the designation “to help the Financial Aid Office better support students.” *What would you and your colleagues do with those funds?*

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Best Practices

What “best practice” are you proud of?

Of the many federal regulations that govern financial aid, give an example of something that your office does to make the process better.

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Best Practices

Best practices also includes growing in your field.

You attend a PASFAA workshop and you are encouraged to volunteer for the PASFAA Financial Aid Awareness Committee. You are interested in getting more involved but don't know if your supervisor would approve; plus you're not sure how much time you would need to commit. *What could you do?*

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Best Practices

In financial aid, we work with regulations and computers and numbers and forms and... most of all, we work with people.

They may forget
your name but
they will never
forget how you
made them feel.

Maya Angelou

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References

NASFAA's Professional Judgment Handout, 2017 SASFAA Annual Conference, Biloxi, MS, February 2017, Online
sasfaa.org

NASFAA's Statement of Ethical Principles, Online
nasfaa.org

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Questions?

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