



Professional Judgment Policy

Financial Aid Office

Professional Judgment is a process in which Financial Aid administrators may evaluate a student's account for additional aid eligibility due to unique and unusual circumstances. A student must have a verified FAFSA on file with Guam Community College. If a FAFSA has already been submitted, but was not selected for verification, the student must still complete the verification process. Verification documents will be requested separately as part of the Verification Process.

The Financial Aid Office may consider a student's unusual circumstances to make adjustments to the FAFSA data elements used to calculate the Expected Family Contribution (EFC) and/or change a student's dependency status, according to federal education laws and guidelines set by the U.S. Department of Education.

Reasons for Adjustment and Documentation Required

Adjustments may be made to FAFSA data elements if the student can document a change in financial circumstances due to the reasons listed below:

- **Change of student's marital status from single to married:** Submit a letter of explanation, a copy of marriage certificate, and the FAFSA tax year Tax Return Transcript(s) and W-2(s) for both parties.
- **Dependency Override:** Submit a detailed letter explaining your relationship with your parent(s). Also include three (3) signed letters of support from NON-relatives (for example, landlord, employer, teacher and/or clergy) who can confirm the statements in your letter of explanation. The letters of support should also include how they know you and for how long.
- **Loss of income or change in income: Parent/Student/Student's Spouse:** Submit proof of year to date income and/or year to date expected income. If there is a loss of income, submit proof of reason for and date of income loss. Include most recent paystub(s) and letter from employer(s).
- **Medical and dental expenses paid – not covered by insurance:** Submit proof of actual medical and dental payments made not reimbursed by insurance during FAFSA tax year.
- **Private elementary and secondary education tuition for dependent children:** Submit a letter from the school on official letterhead documenting tuition paid during the year and for whom.
- **Parent is enrolled in college at least half-time seeking a degree/certificate:** Submit a letter explaining the reason for your parent's enrollment in postsecondary school. Include a copy of the parent's class schedule and an invoice from the school. Parents must be enrolled at least half-time (6 or more credits), be degree-seeking, and may not receive employer tuition reimbursement.
- **Death of a parent or spouse:** Submit a copy of the death certificate and surviving parent's or student's expected current-year income.
- **Birth of a child during the school year:** Submit doctor's note indicating expected birth date of child. Provide proof the student is providing 50% or more support for the child.
- **Divorce or separation:** Submit a copy of the divorce decree or a letter of separation. Independent students should include FAFSA tax year Tax Return Transcript and W-2(s). Dependent students should include FAFSA tax year Tax Return Transcript(s) and W-2(s) for both parents.
- **Other extenuating circumstances:** Submit a letter explaining your special circumstances. Submit as much supporting documentation as possible to support your reason for requesting consideration. See below for Non-Applicable Circumstances.

Non-Applicable Circumstances

- Standard living expenses (utilities, car payments, etc.)
- Mortgage payments
- Credit card/other personal debts
- Filing for bankruptcy
- Vacation expenses
- All other discretionary expenses

Contact Us!

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To Apply for Professional Judgment

Email our department at financialaid@guamcc.edu. Be sure to include "Professional Judgment" in the subject line and provide a detailed explanation of your special circumstance and supporting documentation. Please allow 2-4 weeks for processing.