

## Professional Judgment

Some students and families experience issues that may impact their ability to contribute to educational expenses. In these situations, submitting a Professional Judgment Request Form will allow the Office of Financial Aid to address those issues and decide if a change in eligibility is warranted. Students who have not yet accepted their admission offer will not be considered for a Professional Judgment until after they have notified Rutgers of their intention to enroll.

All students must have a Free Application for Federal Student Aid (FAFSA) or NJ Alternative App on file with the University for the current aid year prior to completing the Professional Judgment Request Form. For additional information about Professional Judgments, please visit [Scarlet Hub](#).

### Instructions

1. Fill out and submit the [Professional Judgment Request Form](#).
  - a. Enter your full name, NetID, and select the award year from the list provided.

### Professional Judgment Request Form

If you or your family experienced significant changes to your financial situation (that are not already reflected on your FAFSA), or if you had a unique increase of educational costs outside the already designed academic year budget that may raise your Cost of Attendance, please complete this form to request a professional judgment due to your change in circumstances. Before completing this form, you must have a FAFSA on file with Rutgers University for the academic year that you are requesting a professional judgment for. You should only complete this form if one or more of the circumstances below apply to you. After you submit the form, you will be notified if additional documentation is required to review your request. If none of these circumstances apply (or this change is already reflected on your FAFSA), please do not submit this form.

Please note, adjustments will not be made for geographic differences in cost of living or based on an accounting of personal income against monthly bills.

\* Required

1. Full Name \*

2. NetID (all lowercase) - \*RUIDs will not be processed\* \*

3. Award Year \*

2024-2025

2025-2026

- b. Select one of the reasons for a Professional Judgment. Please note that Loss of Income should be selected if your family has loss of Child Support, Alimony, Worker’s Compensation, or Social Security Benefits. If your family has lost income due to divorce, death in the family, or any other reason, please select the appropriate reason from the list provided.

4. Please select one of the following circumstances that applies: \*

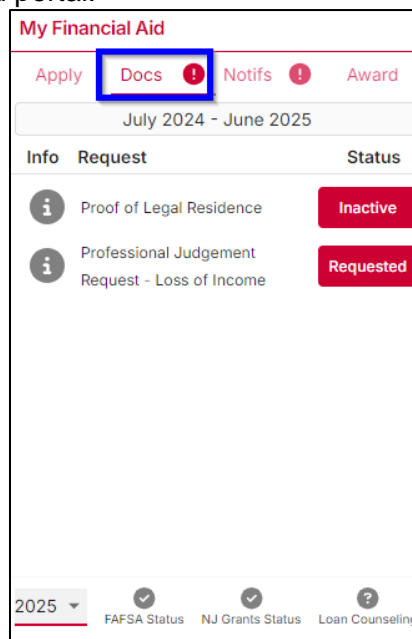
- Divorce
- Separation
- Loss of Parent/Spouse
- Reduction in Wages (Including Retirement, Disability)
- Unemployment
- Loss of Unemployment
- Loss of Income (use only for Child Support, Alimony, Worker’s Compensation, or Social Security Benefits)
- Dependency Override
- Cost of Attendance Re-evaluation Request

5. I certify that I am the person whose name and NetID appears on this form and the information I reported is accurate to the best of my knowledge. \*

Y

**Submit**

2. Within 24 hours, visit your myRutgers portal and check the financial aid widget for additional required documentation.
- a. Click the *Documents* tab and then click “requested” on one of the documents listed to enter the financial aid portal.



- Once in the financial aid portal, click on the *Documents* tab, and click the *Submit Document* button on the “Professional Judgment” document.

**Documents**  
Documents that have been requested or received to process your financial aid are listed in this page. Please review any documents requiring your attention. You can also upload a non requested document.

**Documents Requiring Attention**  
The following documents need immediate attention to continue processing your financial aid eligibility. If you have any questions or concerns, please contact your financial aid office.

1. Documents Requiring Attention

Document Name	Owner	Award Year	Status	Action	Submit Document
US Tax Return Transcript	Student	2023-2024	Requested	Upload the requested 2021 federal tax return transcripts or a signed paper copy of the 2021 IRS tax return. For further instructions visit <a href="https://scarlethub.rutgers.edu/financial-services/tax-transcript/">https://scarlethub.rutgers.edu/financial-services/tax-transcript/</a>	
Professional Judgement - Loss of Parent/Spouse	Student	2023-2024	Requested	We received your request for an evaluation of a change in family circumstances. Please submit the additional information below.	
Death Certificate	Student	Life-time Document	Requested	A death certificate is required to complete your financial aid verification process. The death certificate should be the official statement, signed by a physician, indicating the cause, date, and place of the persons death.	
W2	Student	2023-2024	Requested	Your 2021 W2 is required to complete your financial aid verification process. Form W-2s are provided to employees from every employer engaged in a trade or business who pays for work or a service, including noncash payments of \$600 or more for the year, from whom Income, Social Security, or Medicare tax was withheld. Income tax would have been withheld if the employee had claimed no more than one withholding allowance or had not claimed exemption from withholding on Form W-4, Employees Withholding Allowance Certificate.	

- The “Professional Judgment” document is a statement you will write to detail the reasons behind your change in family circumstances that require a Professional Judgment. Fill in the comments to provide a detailed explanation of your change in family circumstances. Once all information has been filled in, the *Submit* button will unghost and you can submit the document.

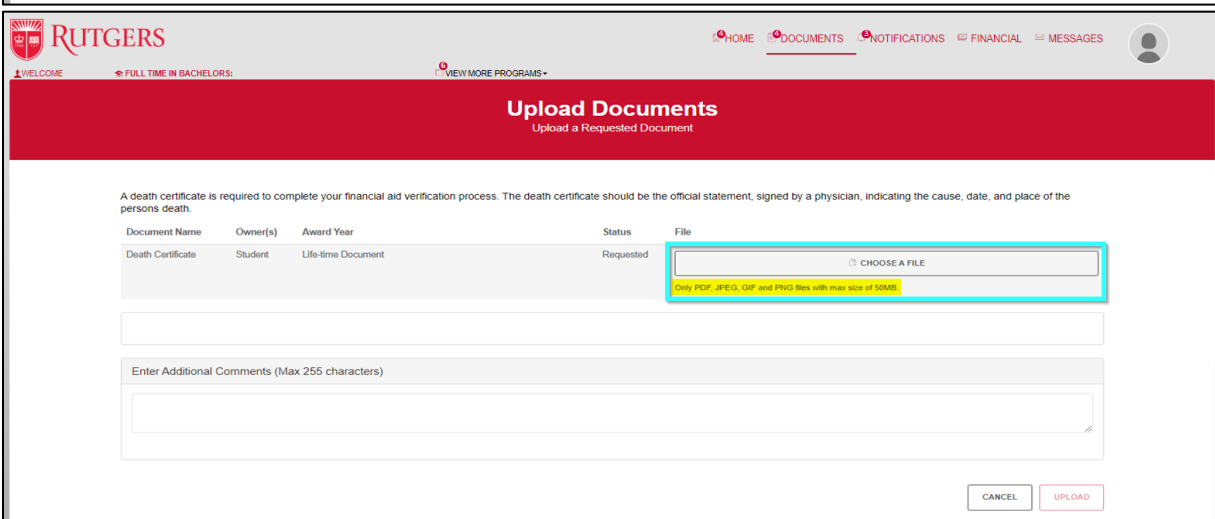
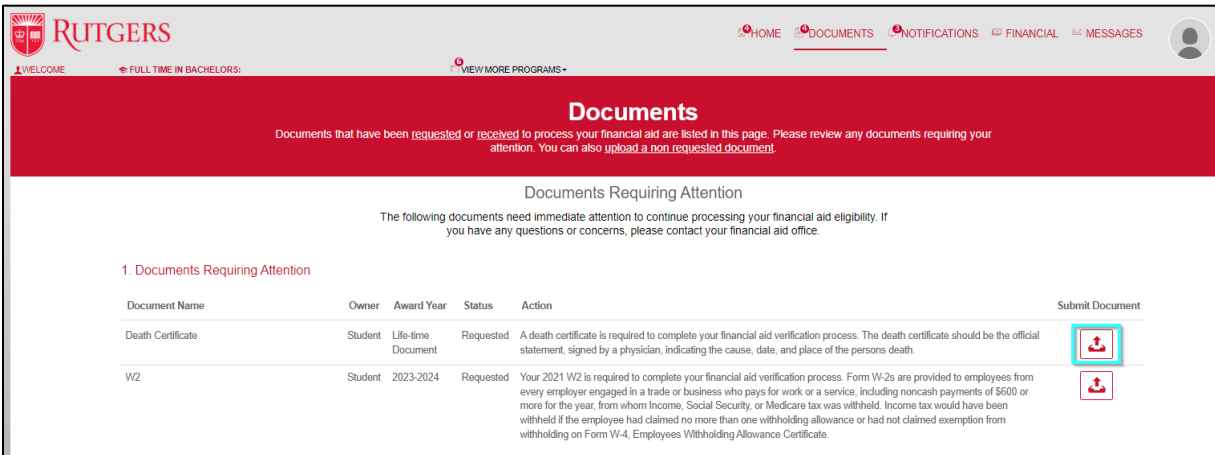
**Upload Documents**  
Upload a Requested Document

We received your request for an evaluation of a change in family circumstances. Please submit the additional information below.

Document Name	Owner(s)	Award Year	Status
Professional Judgement - Loss of Parent/Spouse	Student	2023-2024	Requested

Enter Additional Comments (Max 255 characters)

5. After submitting the “Professional Judgment” document, upload the supporting documents by clicking *Submit Document* next to each of the document requests. All documents should be in JPEG, PDF, or PNG format.



The following documents could also be requested for each type of Professional Judgment:

- **COA Re-Evaluation** – A form from the office of financial aid that indicates every facet of your cost of attendance that may need to be adjusted.
- **Dependency Override** – Court Order indicating your independence and a form requesting a Dependency Override.
- **Divorce or Separation** — Proof of Separate Residences (*i.e. lease, mortgage statement, utility bill, or driver’s license*), Divorce Decree, Tax Return Transcripts or IRS 1040, and W2 forms.
- **Loss of Income** (use only for Child Support, Alimony, Worker’s Compensation, or Social Security Benefits) — Child Support Received Statement, Confirmation of Social Security Benefits or Medicaid Statement.
- **Loss of Parent or Spouse** — Death Certificate, Tax Return Transcripts or IRS 1040, and W2 forms.
- **Loss of Unemployment** — Unemployment Benefits Determination Letter and Unemployment Termination Letter.
- **Reduction in Wages** (*including Retirement or Disability*) — Last 2 Pay Stubs (*with year-to-date income for the affected family member*), Tax Return Transcripts or IRS 1040, and a letter explaining reduction of income (*who lost income, when loss occurred, etc.*)

- **Unemployment** — Unemployment Benefits Determination Letter, Last 2 Pay Stubs (*with year-to-date income for the affected family member*), Tax Return Transcripts or IRS 1040, Severance Pay Document (*if received*).
6. The document owner may say “student,” but if the Professional Judgment relates directly to your parents’ or guardians’ information, submit their supporting documents.
- For example, if your Professional Judgment is a Professional Judgment – Unemployment, specifically your parents’/guardians’ unemployment, submit their unemployment documents. Parents & guardians can also submit these documents by using their Community ID.

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7. All submitted documents will appear in the *Documents History* section.

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**Document History**

Document Name	Owner	Status	Received Date	Comments	Update Document
Schedule C	Student	Received	Dec 6, 2023	Document has been requested	
Certificate of Naturalization	Student	Received	Jan 11, 2024	You must confirm your citizenship status by uploading a copy of your U.S. Certificate of Naturalization.	
Death Certificate	Student	Received	Jan 11, 2024	A death certificate is required to complete your financial aid verification process. The death certificate should be the official statement, signed by a physician, indicating the cause, date, and place of the persons death.	

*Note: If there are any documents requested that you or your parents/guardians do not have, such as a severance pay document for unemployment, please communicate that to your [regional One Stop Student Services Center](#).*

8. After submitting all documents to the financial aid portal, a Financial Aid administrator will review your documents. Please allow 4-6 weeks for them to review your file during peak processing time (July and August). You will be notified via email the results of your application.