Federal Regulations give authority to Financial Aid Offices to exercise professional judgment in certain circumstances. Professional judgment is the ability of a financial aid administrator to reassess a student's financial aid due to special or unusual circumstances. OCCC Financial Aid Office does not accept any professional judgment made by another institution.

Special Considerations—See Special Consideration Form www.occc.edu/financialaid/forms.html

The Free Application for Federal Student Aid (FAFSA) does not provide an option to explain special circumstances, beyond the individual or family's control, affecting a family's ability to pay for the cost of a student's education. To remedy this, Congress has given schools the authority to adjust the student's reported information for special circumstances on a case-by-case basis provided that adequate documentation is obtained.

These changes can only be considered when special circumstances suggest the original Expected Family Contribution (EFC) may not represent the current ability of the individual or family to pay for the costs of attending college for one or more family members during the academic year for which financial aid has been requested.

The following circumstances may merit an adjustment to your FAFSA data:

- Income reduction due to loss of a job or benefits, or reduction in hours
- Medical or dental expenses not covered by insurance and greater than allowance for these expenses in the federal EFC calculation.
- Extended family support costs
- Unusual debt beyond your control (mortgage, failed business, legal or personal debts)
- Separation, divorce, or death of immediate family members occurring after FAFSA filing
- Costs of Attendance due to special requirements of your courses: computer, software, equipment, etc.

If student is selected for verification or it there is conflicting information with the FASFA and information the college has in its system, verification will be performed prior to the review of the Special Consideration and conflicting information must be resolved prior to review.

All supporting documentation must be submitted after completing the Special Consideration Request Form online. If documentation is not received, your request will not be evaluated.

Request for a Special Consideration by Financial Aid is initiated by completed a Request for Special Consideration Form. The form may be completed online at the following link: www.occc.edu/financialaid/forms.html

Cost of Attendance Adjustments
Federal regulations allow financial aid administrators to adjust the cost of attendance if a student’s educationally related expenses exceed the published Cost of Attendance. Our cost of attendance can be located at the following link: http://www.occc.edu/financialaid/pdf/Budget.pdf.

A student must request an adjustment in writing and provide copies of receipts for expenses. Requests are reviewed on a case by case basis and submission of information does not guarantee an adjustment to your eligibility.

Dependency Overrides—See Dependency Override Request Form www.occc.edu/financialaid/factsheets.html

Financial aid administrators have the authority, through Section 480(d)(2) of the Higher Education Act, to change a student's status from dependent to independent in cases involving unusual circumstances.

The following circumstances do not merit a dependency override:

- Parents refuse to contribute to the student's education;
- Parents are unwilling to provide information on the application or for verification;
- Parents do not claim the student as a dependent for income tax purposes;
- Student demonstrates total self-sufficiency.
If there are additional circumstances that occur in conjunction with the above circumstances, it may merit a dependency override. These can include the following:

- an abusive family environment
- abandonment by parents
- incarceration or institutionalization of both parents
- parents lacking the physical or mental capacity to raise the child
- parents whereabouts unknown or parents cannot be located
- parents hospitalized for an extended period
- an unsuitable household (e.g., child removed from the household and placed in foster care)
- married student’s spouse dies or student gets divorced

Request for a Dependency Override by Financial Aid is initiated by providing all information requested on the Dependency Override Request Form. The fact sheet can be obtained at the following link: www.occc.edu/financialaid/FactSheets.html

Refusal or Adjustment of Direct Loan Award – HEA SEC. 479A(c), 34 CFR 682.301(a)(8) See Loan Monitoring Fact Sheet www.occc.edu/financialaid/FactSheets.html

On a case-by-case basis, OCCC can refuse to certify your loan application, or can certify a loan for an amount less than you would otherwise be eligible for if the school documents the reason for its action and explains the reason to you in writing. The school’s decision is final and cannot be appealed to the U.S. Department of Education.

Federal regulations, 34 CFR 685.203(c)(1)(ii), authorize a school to award additional Direct Unsubsidized Loan funds to a dependent student (up to the amounts normally available only to independent undergraduate students) if the financial aid administrator determines that the student’s parent is unable to borrow a Direct PLUS Loan due to exceptional circumstances. The school must make this determination on a case-by-case basis, and must maintain documentation of the determination.

Unaccompanied Youth (21 yrs or younger)–20 U.S.C. §1087vv(d). See Unaccompanied Youth Fact Sheet www.occc.edu/financialaid/FactSheets.html

Federal regulations now allow for youth to be considered independent students if they are verified as unaccompanied and homeless during the school year in which the application is submitted, or as unaccompanied, at risk of homelessness, and self-supporting.

Verification must be made by one of the following: (1) a McKinney-Vento Act school district liaison; (2) a U.S. Department of Housing and Urban Development homeless assistance program director or their designee; (3) a Runaway and Homeless Youth Act program director or their designee, or; (4) a financial aid administrator.

Unsubsidized Loan for Dependent Students without Parental Data-Sec. 479A of HEA See Request for Unsubsidized Loan-Dependent Status Review Fact Sheet www.occc.edu/financialaid/FactSheets.html

Federal regulations give schools the authority to allow a student to borrow a Federal Direct Unsubsidized Loan when the student’s parents have ended all financial support and have refused to complete and sign a Free Application for Federal Student Aid (FAFSA).

Request for an Unsubsidized Loan for Dependent Students can be requested by providing all information requested on the Unsubsidized Loan Dependent Status Review Fact Sheet. The factsheet can be obtained at the following link: www.occc.edu/financialaid/forms.html

Granting Satisfactory Academic Progress Appeal-34 CFR 688.34 See SAP Fact Sheet www.occc.edu/financialaid/FactSheets.html

Section 484(a)(2) of the Higher Education Act of 1965 as amended requires a student to be making Satisfactory Academic Progress (SAP) in order to be eligible for any Title IV federal student aid. If students are not meeting SAP standards and have exhausted their one semester of warning, the Financial Aid Office has the authority to approve a student to a probationary status if certain conditions are met.

A SAP appeal may be based on undue hardship when the failure to make satisfactory academic program is caused by the death of a relative of the student, severe personal injury or illness of the student, an incapacitating accident, or other special circumstances determined by the school. Documentation must be submitted to the Financial Aid Office.

SAP Appeal Request Forms are located at the following link: www.occc.edu/financialaid/forms.html. Also, for additional information our SAP Fact Sheet is available at the following link: www.occc.edu/financialaid/FactSheets.html.