

PROFESSIONAL JUDGMENT

Requesting a review of your FAFSA based on special circumstances

Navigating the financial aid process can be overwhelming — but you're not alone. If your family has experienced a significant change in circumstances, you may be eligible for a review of your Free Application for Federal Student Aid (FAFSA) through Professional Judgment. This review may increase your eligibility for need-based aid.

Important: Submitting a Professional Judgment request does not guarantee an increase in aid. Each case is carefully reviewed based on your unique situation.

WHAT IS A SPECIAL CIRCUMSTANCE?

“Special circumstances” refer to significant changes that may impact your family’s financial situation, such as:

- › Job loss or income reduction
- › Divorce or separation
- › Medical and dental expenses not covered by insurance
- › Death of a parent or spouse
- › College costs for family members
- › Private school tuition

If you believe your situation qualifies, follow the steps on the next page.



PROFESSIONAL JUDGMENT PROCESS

1

SUBMIT THE PROFESSIONAL JUDGMENT APPLICATION

- Complete and submit the electronic application.
- Select all categories that apply to your situation.

Dependent students: Your parent or guardian must also sign the application electronically.

2

INITIAL REVIEW (ALLOW 1-2 BUSINESS DAYS)

- Our office will begin the initial review once all required signatures and your first document are submitted.
- Watch your **Student Checklist** for any additional document requests.

3

FAFSA RECALCULATION (ALLOW 1-2 BUSINESS DAYS)

- If documentation is sufficient, we'll recalculate your FAFSA.
- You'll receive one of two outcomes:
 - ▶ If the recalculation does not result in increased financial aid, you will receive a notification through your application, viewable on your Student Checklist. If you have any questions regarding the denial, please get in touch with our Financial Aid Office via email at FinancialAid@liberty.edu or call (434) 582-2270.
 - ▶ If the recalculation does result in increased eligibility for aid, you will receive an approval message through your application. Updates will be submitted to the U.S. Department of Education. Aid packaging may take up to 1 week.

4

REVIEW UPDATED FINANCIAL AID

- You'll receive a revised Financial Aid Offer.
- Log into **ASIST** to complete Financial Check-In again and update your payment arrangements, if needed.
- If eligible for additional loans, submit the Loan Change Request Form in ASIST.

THINGS TO KNOW

WE CANNOT PROCESS PROFESSIONAL JUDGMENT FOR:

- › Graduate students (typically ineligible for need-based aid)
- › Students with an SAI of -1500 (already eligible for maximum need-based aid)

YOU MAY BE SELECTED FOR FAFSA VERIFICATION:

- › If selected for FAFSA Verification, that process must be completed first. This may extend your Professional Judgment timeline.
- › If selected, the Verification process must be completed before finalizing the Professional Judgment review.
- › While most steps are completed within a few business days, some reviews may take several weeks, depending on the complexity and required documentation.

STAY ON TRACK

Check your Student Checklist often to avoid delays. Be sure to upload all requested documentation promptly. For more information, visit [Liberty.edu/ProfessionalJudgment](https://liberty.edu/ProfessionalJudgment).

For questions, contact the Financial Aid Office via email at FinancialAid@liberty.edu or call [\(434\) 582-2270](tel:4345822270).