

2026–2027 Professional Judgement and Dependency Override Appeal Form

Elms College • Financial Aid Office • 291 Springfield Street, Chicopee, MA 01013

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Under certain circumstances the Financial Aid Office at Elms College will accept a student's request to have their eligibility for any need-based financial assistance reconsidered and for their Expected Family Contribution (EFC) on the 2026-2027 FAFSA to be adjusted. Once the student submits the completed *Professional Judgement and Dependency Override Appeal Form* to the Financial Aid Office and all supporting documentation, the Financial Aid Office will first verify the 2024 information reported on the 2026-2027 FAFSA for conflicting information prior to reviewing the appeal. If there are differences, your FAFSA information may need to be corrected or we may ask for additional information from the student. The appeal will not be reviewed until all documentation is submitted to the Financial Aid Office, and incomplete documentation will cause a delay in processing or may not be considered. Once the appeal is reviewed, the student will be notified of the outcome and any changes made to their financial aid package. A request is generally declined if the EFC is already \$0, as a Professional Judgement will not grant additional financial aid eligibility. It may also be declined if a decrease in EFC occurs but does not result in additional financial aid, or if there is insufficient documentation to support the requested appeal.

Section 1: Student's Information

Student's Last Name	Student's First Name	Student's M.I.	Elms College ID Number
Student's Street Address (include apt. no.)			Student's Date of Birth
City	State	Zip Code	Student's Phone Number

Section 2: Reason for Appeal

Reason	Documentation to Include With this Appeal Form
<input type="checkbox"/> Student or parent became unemployed or had a decrease in income in 2027, 2026, or 2025	<p>If the loss of income occurred in <u>2026 or 2027</u>, submit the following with this form:</p> <ul style="list-style-type: none"> • Elms College's <i>2026-2027 Verification Worksheet</i> and required 2024 financial documents as indicated on the worksheet • Copies of the student's (and their spouse's, if applicable) last pay stub for all places of employment in 2026 • If parent information is on the 2026-2027 FAFSA, copies of the most recent pay stub for all employers in 2026 for each of the parents listed • For the student and/or parent(s) who became unemployed in 2026, please submit the following: <ul style="list-style-type: none"> • Copy of termination letter from employer on letterhead, specifically stating if unemployment is permanent or temporary • Documentation from your state's Department of Unemployment Assistance office confirming that you received or will be receiving unemployment insurance (UI) in 2026. Many states, including Massachusetts, allow you to access and print information about your unemployment benefits online, which include your weekly benefit amount, effective date, end date, and max benefit • Documentation of severance pay, if applicable • If you are a business owner, a signed and dated personal statement explaining their estimated revenue for 2026 <p style="text-align: center;">If the loss of income occurred in <u>2025</u>, submit the following with this form:</p> <ul style="list-style-type: none"> • Elms College's <i>2026-2027 Verification Worksheet</i> and required 2024 financial documents as indicated on the worksheet • Copies of the student's 2025 W-2(s) • Copies of the student's 2025 federal tax return • Copies of 2025 W-2(s) for each parent listed on the FAFSA • A copy of your parent's 2025 federal tax return (if they did not file taxes in 2025, they need to request a Verification of Non-filing Letter, which can be requested at https://www.irs.gov/individuals/get-transcript)

Student's Last Name	Student's First Name	Student's M.I.	Elms College ID Number
<input type="checkbox"/> One-time nonrecurring capital gains or IRA/pension distribution	<ul style="list-style-type: none"> Elms College's <i>2026-2027 Verification Worksheet</i> and required 2024 financial documents as indicated on the worksheet An itemized signed and dated statement detailing how this additional income was spent, invested, or rolled over. A 2024 1099-R, if applicable 		
<input type="checkbox"/> Major medical expenses above 11% of AGI that were not covered by health insurance and were paid out of pocket	<ul style="list-style-type: none"> Elms College's <i>2026-2027 Verification Worksheet</i> and required 2024 financial documents as indicated on the worksheet Itemized list of medical expenses not covered by insurance and paid out of pocket, as well as proof of payment (do not include payments for health insurance premiums). Please note: elective cosmetic procedures will not be considered. Schedule 1 from 2024 tax return 		
<input type="checkbox"/> Child support received in 2024 has decreased or ended	<ul style="list-style-type: none"> Elms College's <i>2026-2027 Verification Worksheet</i> and required 2024 financial documents as indicated on the worksheet Court documentation showing payments received, date this change will take effect, and total amount received for the current year 		
<input type="checkbox"/> Divorce or separation after filing the 2026-2027 FAFSA	<ul style="list-style-type: none"> Elms College's <i>2026-2027 Verification Worksheet</i> and required 2024 financial documents as indicated on the worksheet Copy of divorce decree, documentation of legal separation, or copy of mortgage/lease proving separate residences Proof of child support payments paid or received for custodial parent 		
<input type="checkbox"/> Death of student's spouse or parent after filing the 2026-2027 FAFSA	<ul style="list-style-type: none"> Elms College's <i>2026-2027 Verification Worksheet</i> and required 2024 financial documents as indicated on the worksheet Documentation of any death benefits received If parents were separated/divorced and student does not have contact with noncustodial parent, please indicate the date in which they last had contact 		
<input type="checkbox"/> Student has been estranged by parent(s) due to irreparable family breakdown	<p style="text-align: center;">Dependent students only</p> <ul style="list-style-type: none"> Elms College's <i>2026-2027 Verification Worksheet</i> and required 2024 financial documents as indicated on the worksheet Submit a signed and dated personal statement explaining your family's circumstances, why you no longer live with your parent(s), why they no longer support you, and how you now plan to financially support yourself. Provide at least one letter from a professional third party from whom you have sought support or advice (ex. Guidance counselor, social worker, case manager, clergy person, medical professional, teacher, government agency). Include any supporting documentation, such as police reports or arrest records <p>Examples that would warrant an appeal: Parental incarceration, abusive family environment that threatens the student's health or safety, or parental abandonment</p>		
<input type="checkbox"/> Student's parent(s) live in a country in which the United States does not maintain normal diplomatic relations	<p style="text-align: center;">Dependent students only</p> <ul style="list-style-type: none"> Elms College's <i>2026-2027 Verification Worksheet</i> and required 2024 financial documents as indicated on the worksheet Submit a signed and dated personal statement explaining your family's circumstances and the name of the country 		

Section 3: Certification and Signature

Each person signing this worksheet certifies that all the information reported is complete and correct. If student is dependent, the parent whose information was reported on the FAFSA must sign and date.

WARNING: If you purposely give false or misleading information on this worksheet, you may be fined, be sentenced to jail, or both.

Student's Signature (**electronic signature is not acceptable**)

Date

Parent's Signature (required if student is dependent)

Date