



51 US Route 1, Suite K, Scarborough, ME 04074  
1435 Broadway, Bangor, ME 04401  
730 Center St., Suite 6C, Auburn, ME 04210  
800.447.1151 | ntinow.edu

## Request for Professional Judgment Instructions

Your financial aid eligibility for the 2021-2022 academic year is a calculation that is based on the information you provided on the Free Application for Federal Student Aid (FAFSA). The income, household size, number in college, and any assets that you submitted was evaluated by a formula called Federal Methodology (FM Need) as set by Congress. This FM formula is predicting you're your 2019 income and assets show the families financial strength during the student's 2021-2022 enrollment.

The Financial Aid Office at NTI recognizes and understands that many families have changes in income or family situations that cannot be reflected in the 2019 tax return. Therefore, it is possible for students to appeal their financial aid eligibility if they have unique financial circumstances. During your first meeting with financial aid you should disclose any changes in your income, household size, marital status change, etc.

The Financial Aid Office will determine if the information you disclose is eligible for a professional judgment or not. If it is, they will walk you through the appropriate paperwork that is needed to process your professional judgment based on what your circumstance is.

Circumstances may include, but are not limited to:

- Loss or change of employment
- Loss or change in amount of child support, Social Security, or other benefits
- Divorce or separation of parents or spouse
- Death of parent(s) or spouse
- High medical expenses
- One-time taxable income, (e.g. withdraw from a retirement account, workers compensation payment, or a selling of a home, etc.)
- Retirement

Circumstances that are not considered as extenuating include, but are not limited to:

- Normal living expenses (e.g. food, insurance payments, utilities, credit card payments, etc.
- (Mortgage/Rent payments
- Vehicle payments
- Credit card or other personal debts

You will be notified in person once the professional judgment has been processed, along with being informed the outcome of the professional judgment. There is no guarantee that there will be a change in your financial aid because you are doing a professional judgment. NOTE: The use of professional judgment is neither limited to nor required in the situations mentioned above. And, NTI will complete verification before exercising professional judgment for students who have been selected for verification.