

SECTION C: DECREASED INCOME

My current year income is less than the previous year income.

To apply for Professional Judgment because your current year income is less than your application year income, you must give us documentation about your current year income (E.g.: your application year income was based on fiscal year 2010, MPC would want to know how much income you earned in 2011). To assist the advisor with estimating your income you will need to provide MPC Student Financial Service with the following documentation:

- 1. The last pay stubs from all of the companies for which you were employed during year **and/or**,
- 2. Proof of all unemployment compensation received during the fiscal year. Including the start date/dates when the unemployment began **and/or**,
- 3. Proof of how much disability compensation you may be receiving during the year **and/or**,
- 4. Signed Passport to Services if you have Department of Social Services income.
- 5. All of the above for other members in the family who's income is included in your application. (Example: spouse, children, parents etc.)
- 6. You must complete a budget sheet (page 3) stating what are your current expenses and income.

SECTION D: HIGH MEDICAL BILLS PAID

I have high medical/doctor bills that I have paid during the current year.

To be considered for Professional Judgment based on high medical expenses paid, you must have paid more than \$4000 out of pocket in the current fiscal year. The key here is that the medical expenses must have been paid, not just accumulated. Payments made by insurance companies don't count.

- 1. Bring copies of all medical payments made in an orderly way so it is clear who the payment was made to, how much was paid and when. (A statement showing payments for the current fiscal year is sufficient).
- 2. A cover sheet summary of the documentation that is being submitted

SECTION E: FINANCIAL INDEPENDENCE

I would like to be considered as an independent student.

To be considered an independent student a student cannot have had contact with both parents for the last two years or the student has been removed from the family. The following are examples that would qualify for independent student consideration:

- a. There is abuse in the family and the student has been removed or has a restraining order against their parents.
 - b. The student's parents are both dead.
 - c. The student's parents are incarcerated.
 - d. The student has had not contact with the parents for two years.
 - e. The student's parents reside in a foreign country and there is no dependence upon the parents.
- 1. The student will need to bring a copy of the restraining order or court order removing the student from the family **and /or**,
 - 2. A letter from an attorney, minister, or public official stating the student has no contact with the family for the last two years **and/or**,
 - 3. Proof that the parent/s are incarcerated **and/or**,
 - 4. Proof that the student's parents live in a foreign country and do not give the student support.

SECTION F: STATEMENT OF EXPENSES AND RESOURCES

Please itemize both your monthly and yearly expenses and list all sources of income from January 1, 2011 to December 31, 2011. (Please project expenses and resources for future months.)

EXPENSES	Per Month	Per Year
Rent or Mortgage Payment		
Utilities		
Insurance (include home, apartment, auto)		
Food		
Transportation (car payments, gas, repairs)		
Medical/Dental		
Clothing		
Recreation		
Total Expenses	\$	\$

RESOURCES	Per Month	Per Year
Income from employment		
Income from Work-Study employment		
Interest and dividend income		
Social Security benefits		
AFDC		
Unemployment benefits		
Food stamps		
Disability benefits		
Child support		
Other income (specify source below)		
1.		
2.		
Total Resources	\$	\$

