

What to do?

- Take emotion out of the equation
- Ask for documentation (documentation will tell the story)
- Professional judgment decisions should be based on a review of the family's complete financial situation and not just the specific circumstances that lead them to request the review. Sometimes there are offsetting changes in the family's financial situation.

What are some unusual circumstances ?

- Loss of employment
- Loss of benefits
- Medical expenses that exceed 10% of AGI
- Separation or divorce if occurred after FAFSA/TASFA filed
- Death (parent, spouse)
- Adding parent to the number in college
- Addition of a dependent to household
- Student Marital Status Change

Dependency Override

- Student's voluntary or involuntary removal from parents' home due to an abusive situation that threatened the student's safety and/or health
- Incapacity of parents such as incarceration
- Inability of the student to locate the parent(s) after making reasonable efforts

What documentation do we ask for?

- It is unlimited.
- You ask for what you believe will assist you in evaluating the particular review that you are doing.
- Documentation should be in writing and verifiable.
- What items are best:
 - Neutral third party letters on letterhead
 - Tax documents
 - Financial statements
 - Receipts

Remember

- You are given the authority!
- When in doubt ask:
 - Co-Workers
 - Supervisor (s)
 - Compliance
 - Another College
- Every financial transaction has a receipt
 - **DOCUMENTATION IS A MUST**
- Offer options and tell the student what you can do, do not give the student false hope.



PJs at OBU (4 year private)

Jonna Raney,
Director of Student Financial Services

Typical PJs We Consider

- *Dependency Override*
(Director must approve)
 - *Dependency Override Request Form*
 - *Letter from student*
 - *Letter from family member or friend*
 - *Letter from pastor, teacher or counselor*



Typical PJs We Consider

- *Private/Homeschool K-12 Expenses of Siblings*
 - *Statement from School or Parent for Homeschool*



Typical PJs We Consider

- *Income Reduction*
 - *Job Loss*
 - *One Time Windfall*
 - *Loss of Child Support/Alimony*



Typical PJs We Consider

- Medical/Dental Expenses (over 11% of IPA)
- Statement of expenses for a 12 month period



Typical PJs We Consider

- Parent in College
- Parent must submit bill.



Typical PJs We Consider

- Change to Student Marital Status
- Student declares to counselor

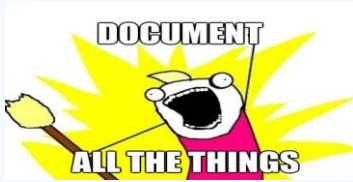


Process to Request PJ

- Parent or Student must submit Documentation
- Counselor reviews complete documentation
- Counselor completes PJ Decision Form
 - Form states PJ situation presented
 - Date of Review
 - Decision (approved/denied)
 - Date Decision Communicated to Student
 - Finalized Date
 - Additional Comments
 - Counselor Signature



My Weekly Reminder to Staff



PJs at TAMU (4 year Public)

Deanna Holder
Financial Aid Advisor

Ryan has had no contact with his Mom since he was 3 years old. He has lived with his Dad who is an alcoholic and verbally abusive. He lived with his Dad all but a few months at the end of high school and checks on him every now and then. Documentation has been received from his high school teacher.

How would you proceed?

Claire submitted documentation explaining that her parents would not support her through college because of the boy she was dating. What would you do?

How would you proceed?

Henry is a graduate student who moved from Oklahoma. He is asking for an increase for moving expenses, U-Haul rental, gas for U-Haul, in addition to the deposits he had to pay for an apartment and electricity. He feels these cost fall under educational expenses to attend college.

How would you proceed?

Levi's parents own a restaurant and have not been as busy as they were last year.

- EFC: 12,000
- Grade Level: U4
- Residency: Texas Resident
- Assets: 10,000
- Household: 4, 2 in college

How would you proceed?

Questions?
