

## **BETH MEDRASH GOVOHA**

### **PROFESSIONAL JUDGEMENT PROCEDURES**

In addition to the financial aid “need” process described above, there are additional circumstances that may be considered under a process known as professional judgment (PJ). There are two categories of PJ, special circumstances and unusual circumstances.

To initiate a PJ request for special circumstances, the student and/or his parent must submit documentation of these circumstances to the financial aid office. Among other changes that could impact the student’s ability to pay for college, special circumstances might include a change in employment status, income or assets, medical expenses not covered by insurance, or severe disability of the student or other member of his household. These expenses can be taken into account by the financial aid staff to adjust the data elements in the COA or in the SAI calculation. This process can be initiated at the parent’s or student’s request after the student’s initial eligibility has been determined, and verification has been completed, if applicable.

The category of unusual circumstances refers to conditions that justify a financial aid administrator (FAA) adjusting a student’s dependency status based on a unique situation, more commonly referred to as a dependency override. Examples of unusual circumstances could include human trafficking, refugee or asylee status, parental abandonment or incarceration. If a student indicates they have unusual circumstances, the FAFSA Processing System (FPS) will consider the student to be provisionally independent and will allow them to fill out the FAFSA form as an independent student. The student will then submit any supporting documentation to the financial aid office for review. The FAA will assess the documentation and determine if the student’s circumstances make him eligible for a dependency override.

A student may have both a special circumstance and an unusual circumstance. Financial aid administrators may make adjustments that are appropriate to each student’s situation with appropriate documentation.