



College Funding Education

Detailed Expected Family Contribution (EFC) Report for Sam Sample, 2019-20 School Year

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Contribution from Income	Parent		Student	
	FM Institutions	IM Institutions	FM Institutions	IM Institutions
+ Adjusted Gross Income	110,399	110,399	0	0
+ Untaxed Income	15,000	15,000	0	0
- Exclusions	0	0	0	0
<b>= Total Income Considered</b>	<b>125,399</b>	<b>125,399</b>	<b>0</b>	<b>0</b>
- U.S. Income Tax	11,943	11,943	0	0
- State (and other) Tax Allowance	2,508	3,762	0	0
- FICA (Social Security Tax)	9,180	9,180	0	0
- Employment Expense Allowance	4,000	4,130	N/A	N/A
- Income Protection Allowance	28,170	30,950	0	0
- Medical / Dental Expense Allowance	N/A	0	N/A	N/A
- Tuition and/or Education Loan Allowance	N/A	0	N/A	N/A
- Annual Education Savings Allowance	N/A	1,906	N/A	N/A
<b>= Available Income</b>	<b>69,598</b>	<b>63,528</b>	<b>0</b>	<b>0</b>
X Assessment Rate Percentage	N/A	N/A	50%	25%
<b>Contribution Expected from Income (minimum for student)</b>	<b>26,113</b>	<b>19,565</b>	<b>0</b>	<b>1,800</b>
Contribution from Assets	Public (FM) Institutions	Some Private Institutions	Public (FM) Institutions	Some Private Institutions
+ Personal Assets	125,000	125,000	3,000	3,000
+ Residence	N/A	225,000	N/A	0
+ Business / Farm Assets	0	0	0	0
<b>+ = Net Worth</b>	<b>125,000</b>	<b>350,000</b>	<b>3,000</b>	<b>3,000</b>
+ Asset Protection Allowances	24,100	N/A	N/A	N/A
+ Emergency Reserve Allowances	N/A	33,862	N/A	N/A
+ Cumulative Education Saving Allowance	N/A	46,222	N/A	N/A
+ Low Income Asset Allowance	N/A	0	N/A	N/A
+ Business / Farm Discount	0	0	N/A	N/A
<b>- = Total Allowances</b>	<b>24,100</b>	<b>80,084</b>	<b>N/A</b>	<b>N/A</b>
<b>= Discretionary Net Worth</b>	<b>100,900</b>	<b>269,916</b>	<b>3,000</b>	<b>3,000</b>
X Percent to convert assets to income	12%	N/A	20%	25%
<b>= Estimated Income Supplement</b>	<b>12,108</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>+ Contribution Expected from Assets</b>	<b>5,690</b>	<b>12,461</b>	<b>600</b>	<b>750</b>
<b>+ Contribution Expected from Income (minimum for student)</b>	<b>26,113</b>	<b>19,565</b>	<b>0</b>	<b>1,800</b>
<b>= Total Contribution</b>	<b>31,803</b>	<b>32,026</b>	<b>600</b>	<b>2,550</b>
<b>+ Inflation</b>	<b>1,620</b>	<b>1,729</b>		
<b>Expected Family Contribution (EFC)</b>	<b>34,023</b>	<b>36,305</b>		



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