

Estimating Expected Family Contribution

Use this chart to estimate your Expected Family Contribution, the amount used to determine federal financial aid eligibility.

Annual Expected Family Contribution (EFC) Examples based on income and assets

Income has a much bigger impact than assets.

Assets (excluding primary residence and retirement accounts)

		\$0	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000
Combined income	\$50,000	\$1,948	\$2,508	\$3,168	\$4,575	\$6,251	\$8,370	\$10,973	\$13,793
	\$75,000	\$7,026	\$7,905	\$9,105	\$11,836	\$14,656	\$17,476	\$20,296	\$23,116
	\$100,000	\$15,735	\$16,930	\$18,340	\$21,160	\$23,980	\$26,800	\$29,620	\$32,440
	\$125,000	\$24,120	\$25,316	\$26,726	\$29,546	\$32,366	\$35,186	\$38,006	\$40,826
	\$150,000	\$32,628	\$33,823	\$35,233	\$38,053	\$40,873	\$43,693	\$46,513	\$49,333
	\$175,000	\$41,505	\$42,700	\$44,110	\$46,930	\$49,750	\$52,570	\$55,390	\$58,210
	\$200,000	\$50,343	\$51,539	\$52,949	\$55,769	\$58,589	\$61,409	\$64,229	\$67,049
	\$225,000	\$58,879	\$60,075	\$61,485	\$64,305	\$67,125	\$69,945	\$72,765	\$75,585
	\$250,000	\$67,416	\$68,611	\$70,021	\$72,841	\$75,661	\$78,481	\$81,301	\$84,121

Example: If you earn \$150,000 in income and have \$200,000 in assets, your estimated EFC is **\$43,693**.

Calculate your personal EFC

Use the U.S. Dept. of Education's [online calculator](#) to get an estimate.



Source: J.P. Morgan Asset Management and studentaid.gov. Based on two-parent household with one child attending college, one child living at home, all are residents of New York. Assumes no income or assets for each dependent and age 49 for eldest parent. Protected amounts for parental assets vary based on age and marital status. These are estimates provided for illustrative purposes only, and they may not be representative of your personal situation and circumstances.